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ABSTRACT

This volume provides a motivational scheme which uses consumer education to teach language arts and build self-confidence in low-achieving junior high school students. Seventeen sequences describe strategies for teaching various aspects of consumer education, including definition of the consumer, problems that face consumers (including discussions of standard of living, supply and demand, and business organizations, advertising, and installment buying), the responsibilities of consumers (including treatments of employment, budgeting, credit, utility, proper use of goods and services, and so on), and consumer protection (spanning such topics as guarantees and warranties, legislation, and other consumer aids). Illustrations, activities, and worksheets are presented for many of these units. The final sequence establishes criteria for evaluating students' progress and for assessing the degree to which the program was successful. A bibliography of reference resources and a glossary of terms complete the volume. (KS)

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SPRINGFIELD PUBLIC SCHOOLS
Springfield, Massachusetts

Language Arts Program

for

Low Achievers

Grade 7

TEACHING THE PATTERNS OF LIFE

UNIT ONE: CONSUMER EDUCATION

M. Marcus Kiley Junior High School

First Edition 1971

Revised in 1974 to Include Reading Department

Revised in 1975 to Include
Complementary Units of
Reading, Mathematics,
Science, and Social Studies

CS203 4.2

A. Brown

To "Bud" Spring,

All those who have been touched by your presence have benefited.

Your inspiration and your faith make dreams come true.

May this be worthy of your trust.

Kiley Junior High School in Springfield, Massachusetts, first used consumer education as a basis for teaching language arts and skills to low achievers several years ago. A marked change in pupil motivation was noticed; for the first time, reluctant children cared about learning.

During a summer workshop in 1974, the entire program was revised to include the school's reading department as an integral part of the curriculum. The two teachers of reading also reported a marked change in pupil motivation. Furthermore, reading scores for the year showed a much greater gain than expected.

The auspices of Chapter 636 enabled Kiley Junior High to expand the program even further. During the summer workshop of 1975, ten teachers were able to develop the consumer program to include two classes each of mathematics, social studies, and science as well as English and reading.

Thanks to Chapter 636, Kiley Junior High will be able to use an interdisciplinary approach. Our goal is to utilize the natural desire to be a wise consumer and to provide continuity and carry-over from one discipline to another.

In this way, all involved teachers will teach reading, writing, and arithmetic. All of these areas will be stressed in each class so that students will more nearly experience the techniques necessary to face and be part of society now as well as in the future.

Members of the Chapter 636 sponsored workshop are as follows: Mrs. Catherine E. Belhumeur, Mr. Alvin B. Brown, Mr. Francis P. Funai, Mr. George P. Hull, Mr. Timothy S. McCarthy, Mrs. Linda L. Moriarty, Mr. Napoleon A. Morneau, Mr. Robert E. Mulcahey, Mr. David J. Nortz, and Mrs. Gertrude A. Person. These ten people will work together in this program during the 1975-1976 school year. They have been assigned the absolutely lowest percent of the low achievers and poor readers. Their job is to correlate consumer education with an interdisciplinary approach.

The earnest hope of all is that future workshops will be able to evaluate the effectiveness of the program. If success is indicated, the program should further be revised and expanded to include shop, home economics, and physical education.

Consumer education units represent proven methods for involving students in language arts. The possibilities for the complete education of our students are endless.

Alvin B. Brown
English Department Head
Kiley Junior High School

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TEACHING THE PATTERNS OF LIFE
UNIT ONE: CONSUMER EDUCATION

You are an English teacher. You attempt to teach grammar, literature, spelling, composition, public speaking, and all the nuances of the humanities. You read Dewey and Summerfield and Postman and Holt and Moffett.

In spite of all your good intentions, you suffer defeat and frustration at the hands of many young people who have also felt the throes of failure-some longer than you.

Who are these young people? They are euphemistically called the low achievers. They are the poor readers, the non-spellers, the culturally deprived, the withdrawn, and the discipline problems. They lose their books and forget to bring pencils. They stay up late at night and sleep during class. They fail or refuse to take every test. In short, they are the "losers" of the system of public education.

Potentially, they are the unemployed, the underpaid, the uninsured, the unhealthy, the uninformed, and the unwanted. Society does not know what to do about them. It seems that no one really cares, although everyone gives lip service.

But you care, and that is how this unit was conceived.

For three years this unit has been used as a method to build self-confidence and pride; it is a motivational unit designed to make junior high low-achievers aware of their importance in the world of right-now. The young people involved cared about themselves and what others thought of them. Generally, they felt that as consumers they were important-not in ten years, but right now! This feeling of importance let most of them to want to be wise consumers. That meant learning to read and communicate effectively. They want

the good things in life, too. They are willing to work hard toward a goal as long as that goal is possible-but they need some hope for success.

If you use this unit, please keep records of what works and what does not. Feel free to innovate, complement, and supplement. Annotate anywhere on this copy. All suggestions and criticisms are welcome, but please try it.

Write on the board, "People do judge you by the way you dress." Let one of the students read the sentence aloud for those who read too poorly. Ask for comments, but insist that each person respect the opinion of others. Typical responses will be that older people do. There will be outbursts as students wish to agree, but patiently remind students to respect each other. In the course of commenting, someone may say that people should not judge. If this happens, remind the class of the original statement.

After many students have declared that some or most people do judge, ask individuals if they judge. Most students will admit that they do, but there will be some who emphatically deny it. You must pursue the statement until everyone admits that he does indeed judge at least to some extent. Some students will be stubborn because they feel backed into a corner. Do not put them down; instead, ask questions such as the following: If I (a man) were to come to school tomorrow wearing a dress, what would you think?...If I went into your house without shoes, would you object?...without socks?...without a shirt?...without...?...

There may be laughter from the class as they get the point. If you are good-natured and handle the situation graciously, even the most reluctant student will admit that he does to some extent judge

people by their dress. In order to help get your point across, there are several aids. Transparencies can be made, or individual copies of pages 4-9 may be handed out to each student. Students may then draw in their ideas, or you may use the overhead projector. Both ways have been effective.

The next step is to substitute the word should for the word do so that the sentence now reads, "People should judge you by the way you dress." Almost all of the students will say no. Ask any of these students if he judges. He has already admitted that he does. Then ask him why he judges. It is unlikely that any student will have an answer. Ask any of the others the same question. If judging people by the way they dress is wrong, why does everyone do it to some extent? No one has a satisfactory answer.

Erase the words should and dress, and replace them with do and speak. The sentence now reads, "People do judge you by the way you speak." Again, allow for comments. This time most of the students will more readily admit that they do have different levels of speech. Discuss dialects, attitudes when speaking to peer groups, to elders, to superiors, etc. Some students will deny changing their levels of speech, but if you patiently pursue each case without putting anyone down, every student will admit that he speaks quite differently whenever he wants something.

Ask the class if using the word ain't is wrong. Elicit some kind of definition for wrong and right. Students may ask why some teachers become upset with ain't. A few students will say that their parents object to the word. Some students will insist that using ain't is perfectly all right. Ask the class how many ever use the word. Probably every hand will go up. Make no comment.

Write on the board the following three sentences:

1. George Washington was the third President.
2. George Washington ain't never been the third President.
3. Washington President first George the was.

Explain that all the sentences have something about them that most people consider wrong. Ask the students to put down on a piece of scrap paper the order of seriousness in the mistakes. Very few, if any, will put down the desired answers of 1, 3, and 2. Ask the students what is wrong with the first sentence. They will say that the fact is wrong. Ask the class if the first sentence is clear in meaning. If there is to be good communication, there must be at least two people involved-the speaker and the listener. If the listener understands what the speaker said, there is good communication. If a teacher tells a first-grader that George Washington was the third President, probably the first-grader will believe her. Therefore, when the child leaves the room although the communication has been good, the fact is wrong-and that is very serious.

Ask the class what is wrong with the third sentence. The class will say that the sentence does not make sense. Ask what would happen if a teacher said the third sentence rapidly to a young child. Of course the child would not understand and would go out of the room learning nothing. In this case, the mistake is one of grammar. Even though the child has learned nothing, no communication is better than wrong communication; therefore, sentence three's mistake is not so serious as one's.

Ask the class what is wrong with the second sentence. Someone may say the grammar is wrong. Ask if the sentence is understood by all. Ask if the fact is correct. The answer to both questions

is yes. Someone may suggest that in that case there is nothing wrong with the second sentence.

Suggest that although using ain't is not grammatically wrong, some people will judge that your education is lacking and will look down on you. Always there will be at least one person who will say, "I don't care what others think." When this happens, and it will, repeat what he said so that everyone hears it. Then add that there will be more said later about people's caring what others think.

Substitute the word should for do as in the case for dress. Once again no one will give a satisfactory answer for why people do judge. Elicit that to argue about whether people should judge is meaningless; the fact remains that to some extent we all judge.

Substitute the words do and behave so that the sentence now reads, "People do judge you by the way you behave." Allow discussion once more. Students will comment how their parents do not want them hanging around with certain individuals. They will complain that their parents try to choose their friends. They will say it's unfair. Ask students if they have ever done things in a group that they would not have done alone. Ask why.

Mention the word pattern. Write it on the board. Write some synonyms such as system, method, scheme, and procedure. Explain how we constantly look for ways to do things faster and more easily. In their jargon it is a way of "putting it all together." You may discuss sports, dates, homework, after-school jobs, etc. No matter what, the point will be made that there is a search to find a way to succeed-to get what we want, when we want it.

Make certain that the word pattern is understood not as an absolute but as something that serves as a model-something we can see that actually works and possibly brings to us what we want. Discuss how even babies learn this very quickly when they discover how crying serves their purposes.

By this time most students understand that to argue whether or not things should be this way is a waste of time. The question of why we behave as we do is the major characteristic that makes us different from other creatures.

Write the following sentence on the board. "We all use a _____pattern that is acceptable to those people whose judgement we most value.". Sufficient time must be spent defining judgement and value. The sense of values and the judgements of junior high students may be in total opposition to your own values. Nevertheless, instead of your insisting upon adult values, you should make use of the difference to illustrate the point; i.e., those whose judgement we most value greatly influence our life patterns.

Insert the words dress, speak, and behave in the space. Ask students if they agree with each statement. Make certain that all students agree with each statement even if they disagree with the judgement and values of others.

You can see how important the role of the teacher is in putting across the ideas of the preceding pages. The teacher must prepare in advance in order to anticipate possible reactions from the class. The teacher must be extremely patient and remember that most of the students have never really used any kind of logic in the classroom before. Do not hurry your presentation. If more time is needed to elicit the desired responses, make the time; for we are laying the foundation for the students' total involvement

in the consumer education to come.

On the next page is a questionnaire. Make copies and pass out two to each student. Allow time for student to fill out his questionnaire. Assign as homework that the students give a questionnaire to a parent or a friend without comment.

When most of the students have returned the questionnaires, discuss the results in class. Scores of 80 to 100 show great insight into human behavior. Scores under 70 will be common. Encourage the students to discuss with their friends and relatives the logic and conclusions reached in class. The best way to convince the students is to have them convince others outside class.

Notice that the last two items on the questionnaire refer to what other people think of you. Again, this is a key issue. If a person has pride and self-respect, he will care to <u>some</u> extent what others think of him. But he must admit that he does care.

Ask the class if the conclusions they have come to are different from conclusions of other classes..of other cities...of other countries...of other times. At first they will say that they have no idea what conclusions others have. Educe that they are normal human beings and that all normal human beings here and there, now and then follow similar patterns.

Everyone must deal everyday with other human beings. In his dealings with others, he must be aware that there are four primary motives in the patterns of life.

1. Self-preservation and the desire for physical well-being.
   (We build a fire to keep warm or to prevent freezing.)
11. Freedom from external restraint.
   (We avoid punishment and dislike laws that infringe upon what we call personal rights.)

JUDGEMENT AND VALUES

Read each statement carefully, If you agree that the statement is true all of the time, put the number 5 before the sentence. If you believe that the statement is true most of the time, write the number 4. Use 3 for sometimes, 2 for not very often, 1 for never, or 0 if you don't know.

5=All the time 4=Most of the time 3=Sometimes 2=Not very often
0=Don't know

___ 1. All people judge you by the way you dress.

____ 2. Older people judge you by the way you dress

____ 3. Young people judge you by the way you dress.

____ 4. I judge people by the way they dress.

____ 5. All people judge you by the way you speak.

____ 6. Older people judge you by the way you speak.

____ 7. Young people judge you by the way you speak.

____ 8. I judge people by the way they speak.

____ 9. All people judge you by the way you act.

____10. Older people judge you by the way you act.

____11. Young people judge you by the way you act.

____12. I judge people by the way they act.

____13. I speak differently depending upon what I want, rather than the same way.

____14. I speak differently depending upon to whom I speak, rather than the same way.

____15. I dress according to what I want, rather than as I please.

____16. I dress according to where I go, rather than as I please.

____17. I act according to what I want, rather than as I please.

____18. I act according to where I go, rather than as I please.

____19. I care about what people think of me.

____20. People have a right to judge others by the way they dress, the way they speak, and the way they act.

III. Preservation and increase of self-esteem.
(We wear the "right" clothes, try to excel in our accomplishments, enjoy praise, and avoid embarrassment.)

IV. Preservation of the human race.
(We marry, raise children, organize governments, and impose penalties on non-conformists.)

To discuss the above in detail now would serve no useful purpose, for it is the author's belief that all subjects in public schools should be based upon these motives. John Dewey had the right idea. It is, however, enough to realize that these motives are the bases for man's mundane existence. They explain our need for goods and services. Man has both needs and wants. If he wishes to realize his ambitions, he must deal with others who have the same or similar ambitions. To be successful, he must understand his own personal part in the pattern, for he supplies and is supplied with goods and services-he is a consumer.

What we want from this unit is to help each student realize that a human being is a consumer all of his life. The student is an important consumer right now. Our hope is that even the low-achiever can learn far more than we have expected if what he studies really concerns him personally and if he is aware of his role in the system that we shall call"patterns of life."

No matter how structured a program may be, no matter how good an idea may be-success depends upon the teacher. Although many activities and procedures are given, the teacher still must plan ahead. She must prepare in advance. A good teacher is indispensable in this program.

The teacher should familiarize herself with the bibliography on page 174. The media center has film strips, tapes, records, and kits. Day-old copies of local newspapers are available. The Community Index, the yellow pages of volunteer human resources, lists hundreds of resource persons from the local community who will come into the classroom, arrange field trips, or send materials for use in the classroom.

Every effort should be made to enlist the help of teachers in other departments for an interdisciplinary approach. Most helpful in the past have been teachers of home economics, art, and shop.

Recommended texts for this unit are as follows:

ROSCH, ORLAND, ET AL.Pride in Language, Book One. New York: Random House, Inc., 1974.

ROSCH, ORLAND, Et Al. Pride in Language, Book Two. New York: Random House, Inc., 1974

ROBINETT, RALPH AND BELL, PAUL. English: Target 1, The Space Visitors, New York: Harcourt, Brace & World, Inc., 1968.

ROBINETT, RALPH AND BELL, PAUL. English: Target 2. The Time Capsule. New York: Harcourt, Brace & World, Inc., 1969.

UNDERSTANDING LANGUAGE SERIES. Titles listed below. American Education Publications, Education Center, Columbus, Ohio, 1971.

The Magic of Words #1
The Words Use You #2
The Impact of Words #3
Levels of Meaning #4

On the following pages are an outline of the unit and a tentative time-table for the execution of its components. Naturally, because of the problems of scheduling, class differences in interest and ability, and unexpected situations, there must be a great deal of flexibility.

The program itself is designed to take as least two years to cover properly.

Constant evaluation should be made, and any necessary changes in either approach or technique should be effected. No one will know better than you when something works. No one will know better than you how to improve and add to this unit. No one will care more than you what happens to the child.

You are a teacher.

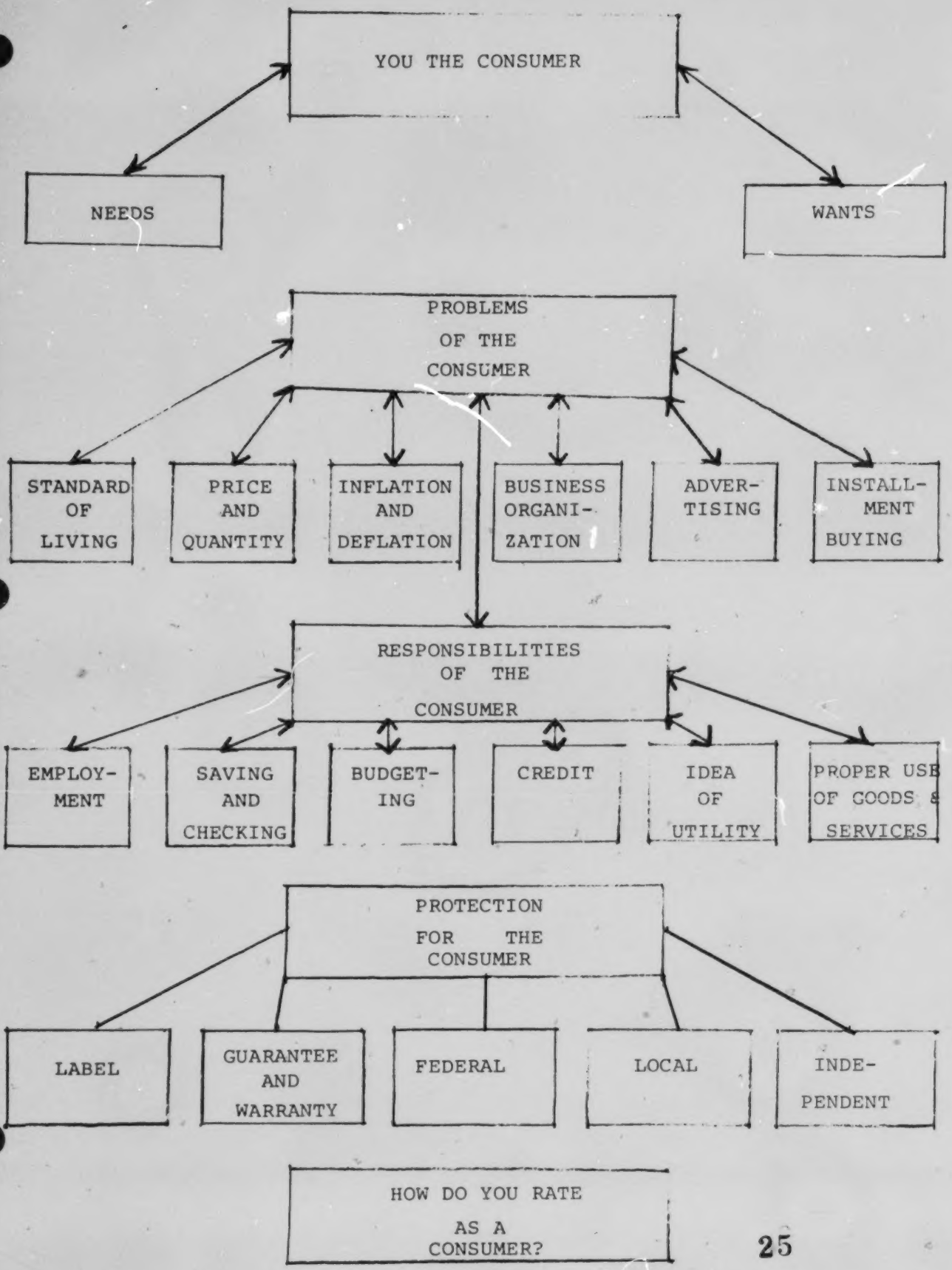
OUTLINE FOR CONSUMER UNIT

I. Who Are the Consumers?
   A. Adults, teenagers, and young children
   B. Importance of each
II. What Are The Factors That Influence Consumers?
   A. Needs
      1. Age
      2. Sex
      3. Subsistence level
         a. Education
         b. Income
   B. Wants
      1. Influence of advertising
      2. Influence of imitation
      3. Influence of custom and tradition
      4. Comfort level
         a. Education
         b. Income
III. What Are the Problems That Face Consumers?
   A. Standard of living
   B. Price and quality of goods
      1. Supply
      2. Demand
   C. Inflation and Deflation
   D. Business organizations
      1. Chain stores
      2. Independent stores
      3. Cooperatives
      4. Mail order
      5. Door to door
   E. Advertising
      1. Values
      2. Types
         a. Hard-sell
         b. Soft-sell
         c. False and misleading
      3. Government curbs
   F. Installment buying
IV. What Are the Responsibilities of Consumers?
      A. Employment
      B. Savings and checking accounts

C. Budgeting
D. Credit
    1. Sources
    2. Advantages and disadvantages
    3. Cards and loans
E. Idea of utility
    1. Meaning
    2. Kinds
        a. Time
        b. Place
        c. Form
F. Proper use of goods and services
    1. Law of variety
    2. Law of harmony
    3. Law of economic choice
    4. Engels' Law
    5. Quality and Quantity

V. What Protection Is There for the Consumer?
A. Labels
B. Guarantees and warranties
C. Federal legislation
    1. Economic Opportunities and Community Action
    2. Federal Trade Commission
    3. Food and Drug Administration
    4. U.S. Department of Agriculture
    5. Postal Authorities
D. Local consumer protection
    1. Better Business Bureau
    2. Consumers Union
E. Other consumer aids
    1. Consumer cooperatives
    2. Brand names or standard names
    3. Consumer education

VI. How Do Yu Rate As a Consumer?


YOU THE CONSUMER
NEEDS
WANTS
PROBLEMS OF THE CONSUMER
STANDARD OF LIVING
PRICE AND QUANTITY
INFLATION AND DEFLATION
BUSINESS ORGANI-ZATION
ADVER-TISING
INSTALL-MENT BUYING
RESPONSIBILITIES OF THE CONSUMER
EMPLOY-MENT
SAVING AND CHECKING
BUDGET-ING
CREDIT
IDEA OF UTILITY
PROPER USE OF GOODS & SERVICES
PROTECTION FOR THE CONSUMER
LABEL
GUARANTEE AND WARRANTY
FEDERAL
LOCAL
INDE-PENDENT
HOW DO YOU RATE AS A CONSUMER?

SEQUENCE ONE

Make copies of WORDS YOU NEED TO KNOW NOW AND ALL YOUR LIFE, page 21. Pass out to class pressboard covers, lined punched paper, paper fasteners, etc. Distribute vocabulary sheets. Find the word collateral. It is possible but unlikely that anyone in the room is familiar with the word. Explain to class that when a person borrows money from a bank or other source, he usually has to prove in some way that he will pay back his loan. His promise is not good enough. Some members of the class may be familiar with the word deposit. People leave a deposit often when they rent objects such as trucks boats, and trailers, or when they purchase milk in bottles The idea is the same.

Explain to class that everyone is expected to be prepared for work as if each person had a job outside. This means bringing the proper tools. In school a student should bring a pencil to class. Explain that if a person forgets to bring a pencil, you will lend him one-however, he must pay 2¢ for the rental. He must also leave something of value in your possession until he returns the pencil and pays for its rental. This is the first lesson in establishing responsibility. You will have to keep records of all transactions. Be accurate, or the whole idea becomes meaningless. In addition, you will need change and extra pencils.

How are you going to handle those students who do not bring pencils and have neither money nor collateral? The suggestion here is to have the student return after school to work off his debt. Whatever you decide, be consistent.

On the vocabulary sheet, find the words goods and services. Establish definitions. Make two columns on board, and label each goods and services. Ask class for examples of each. Ask students to spell their examples. Have dictionaries handy so that each student may check his spelling if he desires. Do not list any word not properly spelled by someone.

WORDS YOU NEED TO KNOW NOW AND ALL YOUR LIFE

ADVERTISEMENT
APPLIANCES
ASSET
BAIT-AND-SWITCH
BRAND NAMES
BUDGET
CARRYING CHARGE
CAVEAT EMPTOR
CHAIN STORE
CHARGE ACCOUNT
CHOICE
COLLATERAL
COMFORT LEVEL
COMPETITION
CONSPICUOUS CONSUMPTION
CONSUMER
CONTRACT
COOPERATIVE
COST OF LIVING
CREDIT
CREDIT CARD
CREDIT RISK
CREDIT STANDING
DEFECT
DEFLATION
DEMAND
DEPOSIT
DISCOUNT
DURABLE
ECONOMIC
ENDORSE
EXAGGERATION
EXCHANGE
FACT
FINANCE
FINANCE CHARGE
FIXED EXPENSE
FLEXIBLE EXPENSE
GHETTO
GOODS
GROSS
GUARANTEE
HARD-SELL
INCOME
INDEBTED
INFLATION
INGREDIENTS
INSTALLATION
INSTALLMENT
INSURANCE
INTEREST
JUDGEMENT
LABEL
LABOR
LUXURY
MANAGEMENT
MARKDOWN
MERCHANDISE
MERCHANT
METHOD
MONOPOLY
MOTIVATION
NECESSITIES
NEEDS
NET
NET PAY
OPINION
PATTERN
PERISHABLE
POSTPONE
POVERTY
PRESERVATIVE
PRINCIPAL
PRINCIPLE
PROFIT
PROMOTION
PROPAGANDA
PURCHASE
QUALITY
QUANTITY
RECEIPT
REPAIR
REPETITION
REPOSSESS
RETAIL
REVOLVING CHARGE
RURAL
SAVINGS
SERVICE
SERVICE CALL
SLUM
SOFT-SELL
STANDARD OF LIVING
STAPLE
SUBSISTENCE LEVEL
SUPPLY
TIME PAYMENT
TRADE-IN ALLOWANCE
URBAN
UTILITY
VALUE
WANTS
WARRANTY
WASTEFUL CONSUMPTION
WELFARE
WELFARE RECIPIENT
WHOLESALE
_____

After many items have been spelled correctly and placed in the proper columns, have students copy neatly each item for their notebooks.

Find the word consumer on vocabulary sheet.

Q: "What are consumers?" (People who use goods and services.)

Q: "Who are the consumers?"

Elicit that everyone, now and always, is a consumer. Emphasize that everyone in the room is a consumer right now.

Q: "What makes people buy goods and services?"

Elicit words needs and wants. Find words on list. Make two columns on the board, and label needs and wants. Using the list of goods and services previously done, place items in proper columns. Allow wring entries to go where student wants, but encourage others to make corrections.

Some items may go in both columns. If this is true, make student justify his answer. When entries are all corrected, have students copy neatly for page 2 of their notebooks.

Pass out copies of NUMBERS FOR LETTERS, page 23. You may write the example on the board. Make certain that all students understand the directions. Help any student who seems bewildered. You may have to start some students by giving several answers to clues. Allow students to take their work home and finish it there.

The solution is as follows:

1. come, 2. son, 3. sum, 4. some, 5. core, 6. cone, 7. men, 8. run, 9. more, 10. one, 11. rum, 12. sum, 13. so, 14. once, 15. ounce, 16. sue, 17. rose, 18.nose, 19. sermon, 20. snore
Mystery Word: CONSUMER

NUMBERS FOR LETTERS

A. PREPARATION AND MATERIALS:
Write on the board or make copies of the example shown. Children will need paper and pencils.

_ _ _ _ _ _ _ _
1 2 3 4 5 6 7 8

1. _ _ _ _ (arrive) 1 2 6 7
2. _ _ _ (male offspring) 4 2 3
3. _ _ _ (our big star) 4 5 3
4. _ _ _ _ (any) 4 2 6 7
5. _ _ _ _ (center of apple) 1 2 8 7
6. _ _ _ _ (container for ice cream) 1 2 3 7
7. _ _ _ (adult males) 6 7 3
8. _ _ _ (move legs quickly) 8 5 3
9. _ _ _ _ (many, ___, most) 6 2 8 7
10. _ _ _ (four, three, two, __) 2 3 7
11. _ _ _ (alcoholic drink) 8 5 6
12. _ _ _ (total) 4 5 6
13. _ _ (as) 4 2
14. _ _ _ _ (at one time) 2 3 1 7
15. _ _ _ _ _ (quantity of weight) 2 5 3 1 7
16. _ _ _ (bring into court) 4 5 7
17. _ _ _ _ (sweet-smelling, red flower) 8 2 4 7
18. _ _ _ _ (organ for smelling) 3 2 4 7
19. _ _ _ _ _ _ (speech given in church) 4 7 8 6 2 3
20. _ _ _ _ _ (noise made when sleeping) 4 3 2 8 7

B. INTRODUCTION TO THE CLASS:
The object of this puzzle is to discover the eight-letter word indicated by the eight blanks at the top of the board. To do this, you must first work each of the twenty clues listed below it.

Look at clue number 1. The four blanks show it is a four-letter word. In parentheses is a definition of that word. What four-letter word can you think of that means arrive? Yes, come. Write the word come on each blank. Look directly below each blank at the number given. Below C is the number 1. Write C on blank 1 of the mystery word at the top of your paper. Write C on all the blanks of the clues having the number 1.

Below O is the number 2. Below M is the number 6. Write O on blank 2 and M on blank 6 of the mystery word. Fill in all the clues having 2's and 6's. Work the remaining clues the same way.

When you are finished, all twenty clues and the mystery word will be solved. You may work back and forth to help you.

If old magazines and newspapers are available, have students cut out examples of goods and services. If their work is neat enough and thorough, allow students to paste pictures and insert them in notebooks.

Pass out copies of WHAT'S MY SERVICE?, page 25. You may work together as a group, determining the various services, or you may set up teams.

A. PREPARATION AND MATERIALS:
Pass out dictionaries and copies of the little pictures on page 25. Students will need pencils.

B. INTRODUCTION TO THE CLASS:
On this page are twenty little pictures or symbols that represent services most of us use at some time or another. You are to work (alone, in special groups, by rows, all together) and figure out what the services are. When you have the solutions, write them on the line next to each number. Be sure you spell correctly. Use your dictionaries.

C. VARIATIONS:
Students may go to the board and draw pictures of other services. The rest of the class will then attempt to guess the service.

Some students do not draw very well. They may either act out the service itself or use charades.

Pass out copies of pages 26-28. Let students identify each service. Allow students to color in pictures.

Question: "Do you judge people by the way they dress?"

D. SOLUTIONS:

1. dentist; 2. milkman; 3. carpenters; 4. cashier; 5. policeman; 6. musician; 7. mailman; 8. weatherman; 9. cowboy; 10. manicurist; 11. newsboy; 12. sailor; 13. barber; 14. fisherman; 15. clown; 16. chemist; 17. lawyer; 18. librarian; 19. chef; 20. shoe salesman.

NOTE: The teacher may wish to substitute the word person for man or boy in numbers 2, 5, 7, 8, 9, 11, 14, and 20.

WHAT'S MY SERVICE?

1. _____

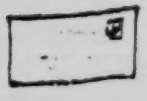
2. _____

3. _____

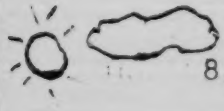
4. _____

5. _____

6. _____

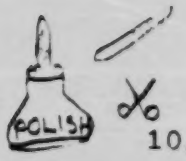


7. _____



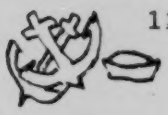
8. _____

9. _____



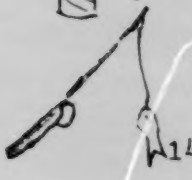
10. _____

11. _____

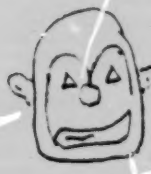


12. _____

13. _____

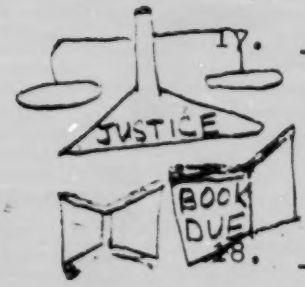


14. _____



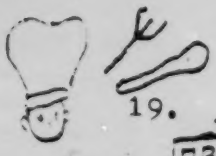
15. _____

16. _____



17. _____

18. _____



19. _____

20. _____

SCHOOL

27

28

SEQUENCE TWO

Review the words needs and wants. Discuss the three basic needs of Man: food, shelter, and clothing.

Q: "Why don't people agree upon needs and wants?"

Elicit factors that influence consumers: age, sex, imitation, custom and tradition, etc.

Q: "When did Man first think of luxury goods? What is a luxury?"

Before anyone can answer these questions, you may have to talk about Early Man. "Let's pretend we can go way back into time when civilization was just beginning. People live in caves or tree huts. They spend their time hunting with very crude weapons. They wear animal skins for clothing. In short, he spends all his time meeting his economic needs. Remember that economic means 'having to do with the ways of making a living.'

"Little by little, Man learned to farm with simple tools. He learned how to spin thread for clothes, and he began to live in small villages.

"Soon he began to exchange things he had for things he did not have. This is called barter or swapping or trading.

"If we compare Man as he was to what we see today, we notice that he always needed shelter, clothing, and food. The big difference is that as Man became more intelligent, he found a new way to meet his needs--by trading. He also increased his needs. He found that he could still live without fine clothes and metal tools, but with them life was easier and more pleasant. He worked out a system whereby those who produced food could exchange with those who produced other products. He became interested in economics and how to consume."

Now you may elicit that Man first thought of luxury goods only

after his immediate needs were met, only when he had time to think, to organize a society (family, clan, tribe, nation, etc.).

Q: "What would happen if everyone 'did his own thing'?"

Allow discussion, but don't expect a final answer. Suggest that perhaps society is man's way of making a pattern of living (establishment).

On the board list the similarities of economic needs with those of Early Man. List differences to see if technological improvements have changed our needs...our wants. Be sure to mention the words perishable and durable. Establish definitions. List examples on the board.

Q: "How do we preserve perishable goods today? How were perishables preserved in earlier days?"

Length of discussion will depend upon both your interest and class' interest in this subject. Experience shows that digression into other areas often results.

Pass out copies of CONSONANTS MAKE THE FRUIT GROW, page 31. This activity deals with perishable fruits. The solution is as follows; 1. apple, 2. raisin, 3. plum, 4. cherry, 5. fig, 6. pear, 7. watermelon, 8. strawberry, 9. lemon, 10. grapefruit, 11. cantaloup, and 12. date.

Do also ANAGRAMS, page 32.

Discuss with class how everyone today uses a vast amount of goods and services. Some people use much more than others. We have already discussed cursorily such factors as age, sex, imitation, custom and tradition, etc. In the discussions that follow, encourage students to tell of their own experiences. They may show disapproval of their younger brothers' or sisters' "needs"and "wants." They may admit that many of their ideas have already changed. Always

CONSONANTS MAKE THE FRUIT GROW

A. PREPARATION AND MATERIALS:

Write on the board the example as shown. Children will need paper and pencils.

1. I was the favorite fruit of Adam and Eve. You see me when I swallow. A _ _ _ E

2. Sometimes as a grape I stay out in the sun and get all dried up. _ A I _ I _

3. Little Jack Horner found me in a corner. I am not dumb even though my name rhymes with dumb. _ _ U _

4. George Washington chopped down my home. _ _ E _ _ Y

5. People use my leaf to cover up naked statues. _ I _

6. Even though I'm not a matched set, when there are two of me, I become a _ E A _

7. Although I am very nice, some people think I am a seedy character.

_ A _ E _ _ E _ O _

8. If you make a cake with me, make it a short sone.

_ _ _ A _ _ E _ _ Y

9. In hot weather I'll help you and come to your aid. _ E _ O _

10. If you're not careful with me, I'll spit in your eye.

_ _ A _ E _ _ U I _

11. My girl and I want to elope to marry, but we aren't able.

_ A _ _ A _ O U _

12. I always make certain I keep mine. Everyday in school I see this written on the board. _ A _ E

B. INTRODUCTION TO THE CLASS:

On the board are listed the names of twelve kinds of fruit. Only the vowels have been written. Each blank stands for a missing consonant.

Clues for each word are also given. Some of the clues are puns.* Can you figure out each of these kinds of fruit, and add the missing consonants?

C. ADDED SUGGESTIONS:

*Homonyms and synonyms play an important part in creating puns. You may want to read some puns to illustrate how this is done.

ANAGRAMS

A. PREPARATION AND MATERIALS:

On the board, make a list of words, the letters of which can be rearranged to form one or more new words. All words are items that can be bought in a store or have something to do with consumerism.

1. rated (trade)
2. lame (meal)
3. mite (time)
4. rite (tire)
5. scar (cars)
6. sag (gas)
7. takes (steak)
8. reef (free)
9. stern (rents)
10. cheap (peach)
11. ape (pea)
12. ten (net)
13. seal (sale)
14. hate (heat)
15. beard (bread)
16. hoes (shoe, hose)
17. mug (gum)
18. nip (pin)
19. spare (pears, spear)
20. team (meat)

B. INTRODUCTION TO THE CLASS:

Can you rearrange the letters in each word to form a new word? In each case, the new word will have something to do with what we are studying.

present should be the questions: "What do I need?" "What do I want?" "What should I choose?"

Put the words necessity and luxury on the board. Establish definitions. Give examples; i.e., food is a necessity; you must have some to survive--lobster under certain conditions is a luxury. If newspapers and magazines are available, have students cut out examples and justify.

Pass out paper for SCRAMBLE, page 34. When the class has finished this activity, discuss with class which items would be considered luxury or necessity. The solution for the activity is as follows: the horizontal words are FOOD, sweet, salty, sour, spicy, wet, dry, hot, and cold. The vertical words are FOOD, apple, cracker, lemonade, chili, honey, peanut, ice cream, cinnamon, bread, salami, potato chip, and pickle.

Mention that people's needs may vary because of their occupation. A violin may be a necessity to a musician but not to a mechanic. Write on the board the following occupations and have students give needs.

butcher	(knife)
house painter	(brush)
policeman	(gun)
cab driver	(tire jack)
teacher	(book)
carpenter	(saw)
custodian	(broom)
boxer	(gloves)
plumber	(wrench)

The above exercise may be helpful as a reference in later discussions of subsistence, comfort, and luxury levels. It may also help when the students are discussing jobs for themselves.

This marks the end of the first two sequences. Be sure to spend a considerable amount of time reviewing. Student success is essential. On page 35 is a test designed to cover the first two sequences.

ANSWERS FOR TEST: 1. luxuries; 2. perishables; 3. services; 4. consumers; 5. necessities; 6. durables; 7. collateral; 8. bartering; 9. orange (any perishable good); 10. sewing machine (any durable good); 11. Yes; 12. Yes; 13. Yes; 14. Yes; 15. Yes; 16. No; 17. No; 18. Food; 19. Shelter; 20. Clothing (any order)

SCRAMBLE

A. preparation and materials;
Copy on the board or make copies of the chart below. The scrambled words can be rearranged to form standard words.

ODOF	stewe	lasty	ruso	psyci	ewt	ryd	tho	clod
lappe								
racerck								
demonale								
lichi								
onehy								
tenapu								
cie macer								
niconman								
beard								
isalam								
taptoo pich								
pelick								

INTRODUCTION TO THE CLASS:
All of the words on this chart have something to do with food, The words that are listed vertically, up and down, are food you have all tasted many times. The words that are listed horizontally, across the board, describe how these foods taste.

On your paper, draw a chart like this one, but unscramble the words so that on your paper you have a standard word that fits into the pattern.

C. ADDED SUGGESTIONS:
You may wish to help the students get started by helping them with a few words. Perhaps you may also give hints by describing the food by word or by gesture. When the students have finished, they are then ready to do Activity 14 on pages 15-16 of Pride in Language, Book One.

TEST ONE

DIRECTIONS: Fill in the blanks. Choose your answers from the list below. Use each answer only once. Make sure of your spelling.

collateral	consumers	perishables	necessities
services	bartering	durables	luxuries

1. Things we desire but don't really need are called _____.

2. Items like fresh vegetables that must be used quickly are _____.

3. Work done for us such as plumbing or cutting hair are examples of _____

4. All people who use goods and services are called _____.

5. Goods that are essential to our lives are called _____.

6. Articles that last a long time and are usually covered by a guarantee are called _____.

7. Bob wanted to borrow a pencil from his teacher for this test. The teacher charged him 2¢ for borrowing the pencil. The teacher also asked Bob for personal property such as a watch. The watch would be returned when Bob paid the 2¢ and returned the pencil. The watch is called _____.

8. Years ago people traded with each other to get the goods and services that they required. A man might trade eggs for meat. This type of trading or swapping is called _____.

* * * *

SEQUENCE THREE

Write the words exist and subsist on the board. Most students will know that exist means to "be alive or live." Explain that subsist means "remain alive." Write the suffix ence on the board. Combine the suffix with each word and come up with existence and subsistence. Discuss how subsistence is means of staying alive. Again, we are back to the three basic needs.

Discuss the term subsistence level. Bring in how a person's income and education help determine subsistence level. Ask if a person is born into a subsistence level, must he remain at that same level all his life. You will discuss values as well as ways to reach individual goals.

Write the word comfort on the board. Students may not agree upon what makes them "comfortable," but they will have a general understanding. Discuss the difference between subsistence level and comfort level. What roles do television and movies play in an individual's choice of wants? How much is the individual influenced by advertising? by his copying and imitating others? by his environment and culture? and by education?

Draw three circles on the board. Ask students to draw faces inside each circle and represent subsistence, comfort, and luxury levels. Hopefully, the faces will look as shown here.

Discussing luxury level is fun, for it gives both the student and the teacher a chance to fantasy. It also leads into a realistic approach toward reaching a decent standard of living.

SEQUENCE FOUR

Generally speaking, the people in the United States have more of the necessities and luxuries of life than anyone else has ever had in mankind's history. Millions of Americans have become so accustomed to having so much that what was once considered luxury is now part of their lives. If you take a poll among the students, you will probably find that everyone has one television set, more than 50% have two sets, and more than 25% have three or more!

When we speak of standard of living, we mean the way person lives--what he wears, eats, and owns. We also mean the amount of goods a person possesses, how good they are, and how much pleasure he derives from them.

In order to obtain these goods, a person must have money to buy what he wishes. This is called purchasing power. Therefore, if a person's power to purchase is high, he is said to have a high standard of living.

Not everyone in our country has a high standard of living. This is one of the goals of most people--to improve the way of life. Also, the standard of living is affected by the way a person chooses to live-the way he spends his income. He tries to buy wisely so that he can enjoy more.

When ball-point pens were first introduced, they cost one dollar. As more and more pens were produced by new and better machines that did the work in less time, the price of ball-point pens went down. This is the natural law of supply and demand-when the quantity of goods is large enough to satisfy the demand, the price goes down.

Discuss with the class other products that have followed this law. On the other hand, what happens when the amount of goods is not enough to satisfy the demand? What if there is more money available

than there are products to buy? Elicit that the prices would go up. Generally, the more money there is to spend, the higher prices will go.

Perhaps someone in the class may remark that in today's economy the law of supply and demand is not working. If no one realizes this, you must suggest this. This unit is a realistic approach to what actually is happening. Write the following on the board:

> Prices go up if the amount of goods is decreased, but not consumer's income: or if the consumer's income is increased, but not the amount of goods. (Use arrows to demonstrate.)
>
> Prices go down if the amount of goods is increased, but not the consumer's income: or if the consumer's income is decreased, but not the amount of goods. (Use arrows to demonstrate.)

In today's economy we have an unusual situation. We are having inflation at the same time we are having a recession. How can this be? Although we do not claim to have the complete answer, we believe that when the natural law of supply and demand is manipulated, the law of supply and demand is repealed.

Go back to the word consumer. Write it on the board and review the definition. Put the suffix tion on the board. If a consumer means "one who uses (consumes), what is the act of consuming? Is it consumetion? No, we use the word consumption. It is easier to say.

Write the word waste and the suffix ful on the board. Combine and define. Explain the difference between the word full and the suffix ful. Now combine the two words to form wasteful consumption.

Pretend you are a farmer. You grow tomatoes. Many other farmers also grow tomatoes. At first you sell your tomatoes at a high price

because the other farmers' tomatoes are not ripe yet. As more and more farmers sell their ripe tomatoes, the stores become filled. What would happen to the price of tomatoes? Yes, it should go down. Suppose the farmers decided to plow under half their tomatoes rather than sell them too cheaply? Would there be more or fewer tomatoes? What would happen to the price now?

Why would a farmer do this? He would say that the amount of income he would receive for his tomatoes would be too small to pay for his expenses to pick them. By not using the available goods, he has created a future demand.

Before you get angry at the farmer, think of the factory that produces radios. If the workers produce more radios than can be sold, what would happen to the price? If the diamond mines would put all the diamonds they have, what would happen to the price of diamonds?

By plowing under the tomatoes, by storing radios in warehouses, by hiding diamonds, the producers have wasted products. This is called wasteful consumption. They do this on purpose to raise the price.

Again, before you get too angry, think about yourself. Yes, that's right. What happens when you throw away paper without using it? Does this raise the price of paper? Yes, it does. Do you care?

When people litter, someone has to pick the litter up. The work spent doing this means some other job will not be done. Does this raise the price of labor? Somebody has to pay. Who pays? The consumer. Who are the consumers? Are you a consumer?

Get a menu from a restaurant or cafeteria. Pass out copies of the school's menu and a restaurant's menu. Compare prices. Why is there such a difference in prices? Emphasize that school lunches are in no way inferior to a lunch they would get somewhere else.

This discussion will include such topics as overhead, profit, and even government subsidies. Some students will still insist that school lunches taste terrible, but an equal number will claim that the food is good. Lead the discussion back toward wasteful consumption. Many students waste food without realizing it. Has the price of school lunches gone up? Will it likely go up again? Why? Could wasting food cause the price to rise? The United States Army thirty years ago used to tell soldiers in the mess halls, "Take all you want, but eat all you take." If a soldier did not finish what he had taken, he finished that food at the next meal before he was allowed to take different food. Sound cruel? The army felt that food cost money; therefore, if a soldier wasted food, he was wasting money.

At this point there should be a vigorous discussion. Some students will want to talk about the gasoline "shortage." Others may want to put down unions whose restrictions on what labor may or may not do have caused the price of labor to skyrocket. When labor wants increases to pay for the good things in life, the manufacturer has to raise the price on his products. The consumer then has to pay a higher price for the product. Soon, the worker needs more money again, and the vicious cycle goes on and on.

Write the words conspicuous consumption on the board. You may think that such words will be too difficult for your class, but you will be very pleasantly surprised. Define the words. Draw on the board two simple large houses. Label A and B. Family A likes swimming and buys a pool. Family B buys a pool, too:; only, their pool is almost twice A's size. Family A now installs a large in-ground pool. Are these examples of conspicuous consumption? Could

they be? What determines whether you buy something to impress others or not? Could a person perhaps fool himself and say that he is not trying to impress others when actually he is? Are most of us at some times guilty of conspicuous consumption? Does advertising influence us? Imitation? Custom and tradition?

How serious a problem is wasteful consumption? Conspicuous consumption? Do they influence the law of supply and demand? Do they help cause what we call inflation?

Just how much is a dollar? Students are forever asking adults how much things cost in "the olden days." They love to hear how for a nickel their fathers were able to get a triple-dip ice cream cone or buy a whole bagful of penny candy. They like to look at old magazines to see what things sold for. On the other hand, they hate to hear, "Why, when I was your age, we didn't get an allowance or have a dollar to throw away. We were lucky to find a penny on the ground."

The only way to determine the value of a dollar is not by the number stamped on it, but by the amount of goods or services it will buy. Would you rather earn $200 today or $100 in 1940? Back in 1940, $100 would put a person at a luxury level. Why? For $100, a person could buy about three times as many things as $200 could today. What good is getting $20 a week allowance if ice cream cones would cost $5? When prices continue to rise, we have inflation. Do you know the opposite of inflation? That's right; it's deflation.

You may wish to discuss government spending and how it influences the value of a dollar. If the government reduces taxes and increases expenditures, the amount of money in circulation will increase. If the government increases taxes but does not spend all it receives and

reduces expenditures, the amount of money in circulation decreases. What to do at the right time is very hard to decide. Other factors, such as war or national security, affect decisions.

Pass out copies of test on page 43. Answers are at the bottom of this page. It is assumed that you will review for each test.

For amusement, try the activity on page 44, INFLATION.

1. subsistence level; 2. wasteful consumption; 3. comfort level; 4. conspicuous consumption; 5. luxury level; 6. standard of living; 7. inflation; 8. supply; 9. demand; 10. deflation; 11. ↓ ; 12. ↑ ; 13. gas; 14. oil; 15. sugar (other possible answers); 16. high; 17. Yes; 18. Yes; 19. No; 20. No.

TEST TWO

DIRECTIONS: Fill in the blanks. Choose your answers from the list below. Use each answer only once. Make sure of your spelling.

wasteful consumption	comfort level	standard of living
conspicuous consumption	subsistence level	supply
luxury level	inflation	deflation
demand		

1. A family having only the basic needs lives on the _____ level.
2. Dumping milk into a river to raise prices is an example of _____.
3. A family having money enough to buy needs plus wants is on _____ level .
4. A person buying an expensive car to impress his neighbor is guilty of _____.
5. A person having enough money to buy whatever he wants is on _____ level .
6. The way a person lives-what he eats, wears, owns-is called _____.
7. When prices continue to rise, we have _____.
8. The amount or quantity of any product is called the _____.
9. The desire or need for any product is called the _____.
10. When prices go down, we have _____.

* * * * * * * * * * * * * * * * * * *

DIRECTIONS: Indicate your answers by using arrows ↑ for up, ↓ for down.

11. If the supply of corn is up and the demand is low, what is the price? _____
12. If the supply of compact cars is low and the demand is high, what is the price? _____

DIRECTIONS: List below on 13-15 any three products that seem to you right now to be high in demand and low in supply.

13. _____
14. _____
15. _____
16. Do you think the prices for the products you have just listed will be high or low?

DIRECTIONS: In the space provided, Write the word Yes or No for each question.

17. _____ Can wasteful consumption keep the the supply of a product down?
18. _____ In some cases do business people, farmers, people in industry destroy products or crops in order to keep the supply down?
19. _____ Would a person living at the subsistence level have a high standard of living?
20. _____ If a person is born into a certain level of society, must he remain there?

INFLATION

A. PREPARATION AND MATERIALS:
Write the following sentences on the board:

1. I nine my elevenderloin with my fivek.
2. The Fived I bought was three pretty five words.
3. Let's preelevend that you fivegot what stnine this is.

B. INTRODUCTION TO THE CLASS:
Just for the fun of it, let's see what happens when inflation hits the English language. Each time a word or word part is either spelled like or sounds like a number, raise it to the next higher number.

For example:

tomATo becomes tomNINEto
FORtune becomes FIVEtune
WONderful becomes TWOderful
TOOthpick becomes THREEthpick

Look at the sentences on the board. Can you read the messages before inflation hit? The first one is, "I ate my tenderloin with my fork." Yes, the second sentence is, "The Ford I bought is too pretty for words." That's right; the last one is, "Let's pretend you forgot what state this is."

In your free time today, see if you can create, or should I say "creNINE," some inflated English sentences.

C. ADDED SUGGESTIONS:
Designate a special section of the chalkboard, if you wish, where children may write their sentences as they create them. You may wish to help the class by writing on the board words that can be "inflated." You may wish to limit sentences to one topic or possibly develop sentences into a very simple paragraph.

SEQUENCE FIVE

How can anyone be sure he buys wisely? The answer, of course, is that no one is ever sure, but he tries to give himself every advantage. Will he make mistakes? Of course. Choosing what to buy is extremely difficult. Not only must a person decide upon what he will buy, he must also decide upon what kind. Even if the buyer is quite certain of what he wants and what kind he wants, he still must decide the best place to buy.

Seventh graders usually read Tom Sawyer, The Call of the Wild, and Treasure Island. In addition, all grades watch television and see movies. Refer to these sources as you contrast and compare business establishments of the past and today.

Write on the board the following: chain stores, independent stores, mail order houses, cooperatives, door to door, etc. Discuss the advantages and/or disadvantages of each. Ask the class for examples found in or around Springfield, Try to elicit personal experiences from students. Allow students to name names of those establishments that have been less than satisfactory.

Write the words caveat emptor. Even the Latin words sound threatening. Translate, "Let the buyer beward." During the discussion, try to show the difference between being cheated illegally and being fooled legally. Do consumers sometimes fool themselves by not being informed and careful?

How are some of the ways people get fooled? You will not get very far before someone mentions advertising. Write the word on the board and ask for a definition. Most students will want to give examples rather than a definition. Make certain a definition is established. Some key questions to discuss should be the following:

1. What is the purpose of advertising? Obviously the purpose is to inform the public what is for sale. By encouraging people to buy, new jobs are created, products can be mass-produced, the cost is lower, the consumer saves money, and his standard of living is raised. These are the arguments for.

2. Where is advertising seen and heard? Incredible is the fact that the average person is exposed to over 500 advertisements every day! Not only on and in television, radio, and newspapers, but also in and on magazines, junk mail, billboards, posters, signs on trucks and buses, and even on the backs of boxes of cereals. There's no escape!

3. Do advertisements fool the consumer? Do they sometimes make false promises? The amount of time spent on this question is almost indefinite. The semantics of words, the ways advertisers appeal to our emotional needs, and the criticism that advertising creates demands for items we do not need all take up a great deal of time. Certainly advertising experts know about the four primary motives in the patterns of life. See pages 13-14. You may also review the influence of advertising on an individual's wants. See page 36.

4. Who pays for advertising? Who else? The consumer, of course. Is it worth it?

5. Does advertising work? Many people write letters to companies criticizing a particular commercial. They say they are offended and will not buy the product. When companies receive such letters, they almost always write back to the person complaining. They apologize for offending, but they also state that although some people may object, their figures show that the particular commercial has indeed increased sales. The majority are not offended.

6. What does the government do about advertising? The Federal Trade Commission (FTC) is very concerned about obviously misleading

advertisements. No longer are cigarettes advertised on television. A representative from the FTC can give you many examples of false information or misleading statements. When a company says, "There is no aspirin better than ours," they are saying nothing false or misleading. If a consumer thinks that this means that brand of aspirin is better than others, whose fault is that? When a dairy product says its milk is 98% fat-free, whose fault is it if the consumer doesn't know that most milk is 96% fat-free? The reduction is 2%, not 98%. Caveat Emptor, let the buyer beward. It's his responsibility.

Proctor & Gamble sponsors a free teaching kit on consumer advertising. This free kit may be obtained by writing to the following:

Proctor & Gamble Educational Service
P.O. Box 14465, Department H
Cincinnati, Ohio 45214

Additional kits are $7.00.

The kit contains a teacher resource manual, a teacher idea piece, a 20-minute full-color sound filmstrip, a multi-color wall chart and 50 eight-page student leaflets.

Perhaps the kit is a little slanted, but it is very valuable for motivation. The personal touch is emphasized as advertisements are analyzed in terms of personal resources and interests. Certainly, the kit is worthwhile.

SEQUENCE SIX

"We all use a _____pattern that is acceptable to those people whose judgement we most value." This sentence appeared on page 12. At that time the words dress, speak, and behave were inserted in the space. Hopefully, all of the students were convinced that the statement is true.

Madison Avenue has known for a long time that people do indeed buys goods and services because they see them as symbols of success and acceptance in our modern society. They know that people wish to conform, to be one of the crowd, and they have created a multi-million-dollar industry by taking advantage of human beings' emotional needs.

Write the word propaganda on the board. Explain how ideas can be spread by clever use of language. Discuss how politicians sometimes use these clever techniques. During war, countries even have propaganda departments to inform their citizens of the real "truth." Perhaps we are always hearing the "truth" wherever we go and whatever we do. The problem is to determine the "truth."

Most students already know that the size and color of a package does not always tell the whole story of what is inside. Thus it is with words. Students must look beyond the glitter of the words.

Pass out copies of A.E.P.'s Understanding Language #1. Turn to page 5, "Are You Under the Influence?" Do in class. You may have to help students with some of the words, but be careful not to divulge answers.

Read to the class pages 6 and 7 of the booklet. Some of the students will be delighted to find that they did catch on to some of the tricks, but probably everyone was fooled by some of them.

On pages 13 and 14 of the same booklet is "Wacky Wordies." Wouldn't it be nice if words were connected with what they mean? You may remember the conversation that Humpty Dumpty had with Alice. "A word means exactly what I choose it to mean." You may wish to read this to the class. Allow students to "whack" out their own "wackies." Try to use words that are used in this consumer unit.

The meanings of words are seldom connected with the words themselves. We have to look carefully inside to see what is really there. Pass out copies of the words from HIDE AND SEEK, page 52. Perhaps students can combine "Wacky Wordies" with this exercise.

Advertisers have become experts in using the techniques of propaganda for the purpose of convincing the consumer that the purchase of a product or service will make him popular and attractive, or as successful as his neighbor, or is practical and low-priced, or is necessary for the good of his family. Besides, he is convinced that he must buy the product <u>now</u> or lose out.

How does the advertiser accomplish all this? As you discuss the approaches used by advertisers, list the examples of each that the class can name.

Advertisers know that most people like to do what they think their heroes or well-known people do. A famous movie star may use X-brand soap to keep her skin moist. A famous basketball player runs faster and jumps high because of his sneakers.

Sometimes the ads do not use specific names; instead, they say, "Only the best use our product. Step up." In this situation, the advertisers are appealing to our desire to be rich. This is called snob appeal. At first it seems quite different from the

desire to be like others, but actually the wish to be successful and accepted is present in both cases.

Advertisers brag that their product is a little bit more expensive than a competitor's, but it is worth it. They also brag that their company has been in business many years and therefore must be doing something right. Again, this is a reminder to have the class give examples of these techniques.

Presently there is a wave of nostalgia sweeping the country. Television programs often deal with "the good old days." Styles of clothes come and go simply because advertisers can appeal to our emotions to return to the olden, golden days or to look to the future and "get with it" in this modern space age.

Sometimes companies such as oil firms and public utilities run ads that seem to have nothing to do with their products. They are "informing" the public how nice they are and how much they are doing to improve American life. Indirectly, they are convincing people that using their product or service is good for the economy. It is a type of soft-sell.

Another type of soft-sell is humor. Every student should be able to imitate or parody his favorite commercial involving humor of words. Perhaps the advertiser is "humble" and therefore "tries harder."

Then there is the hard-sell approach. The advertiser literally drums into your ear all the advantages of his product; furthermore, he repeats his message over and over until you can't forget.

Of course understanding the ways advertisers sell their products is not that easy. Picking out key words in a commercial can be very puzzling. What makes the task more difficult is the notion so many people have that they understand what is said and are too smart to

be misled. Young people are no different from adults. Both groups think the other group can be fooled. They both give many examples of how foolish the other group is. Both groups are right. Each group defends its own choices. Each group is convinced it is too clever to be fooled. Each group says, "I know what I'm doing." Each group is wrong.

Pass out copies of A.E.P.'s Understanding Language #2. Turn to page 12 and 13. The exercises on these pages are very helpful in showing some of the techniques of advertising.

Write the term Bait and Switch on the board. Too often, uneducated people are lured by an ad that seerms to offer a fantastic bargin. Too often the so-called bargain becomes very expensive. The original product is no longer available, or a supersalesman convinces the customer that there is a much better model.

Give examples; for instance, a sewing machine may be advertised for $29.99. Once in the store, the cheap model is shown to you. Obviously no one in his right mind would want such an inferior product; however, over here in the corner there is a much better model for only $99.99.

Sometimes the customer would buy the higher-priced product if only he had the money. Here's where the salesman may incorporate the bait and switch sale with convincing the customer to buy on the installment plan.

To help you explain the potential evils of buying on the installment plan, get a copy of The Consumer by Gerald Leinwand. Read to the class the selection on pages 132-143. The words contract, cash, credit, ghetto, finance, and retail are all dealt

HIDE AND SEEK

A. PREPARATION AND MATERIALS:
Children will need paper and pencils.

On the board, list words that contain smaller words within them. The words should be difficult reading vocabulary for your group.

necessities	business	subsistence
carbonated	alternative	cooperate
expenditure	ingredients	installation
management	automobile	utilities
transportation	contributions	liquidate
environmental	legislate	miscellaneous

B. INTRODUCTION TO THE CLASS:
The words on the board are difficult for you to read, but I will show you an easy way to attack them. Each word contains one or more smaller words. If you know the smaller words, the larger word becomes easier to sound out.

Look at the first word. What smaller words does it contain? Yes, Bob, cess as in cesspool, sit, it, and ties. Circle these smaller words as you pronounce them.

Who can pronounce the whole word, using the smaller words as helpers? Yes, Mary, necessities. Can you use the word necessities in a sentence, Fred? Can you tell what necessities means, Bill?

Please copy each word from the board. Circle each smaller word, just as we did in the sample on the board. Then try pronouncing each larger word to yourself.

C. ADDED SUGGESTIONS:
After children have completed their work and have discussed the pronunciation and meaning of each word, have them write complete sentences related to the consumer unit.

with in the selection, "Ghetto Fraud on the Installment Plan." What an eye-opener this may be for your students!

Pass out copies of BUYER BEWARE, page 54, and CAVEAT EMPTOR--LET THE BUYER BEWARE, page 55. The directions for this activity should be read first.

The suggested test for sequences five and six is on page 56. The answers are listed below.

---

1. advertising; 2. FTC; 3. (any order) dress; 4. speech; 5. behavior; 6. caveat emptor; 7. retail; 8. soft-sell; 9. bait-switch; 10. hard-sell; 11. No; 12. Yes; 13. Yes; 14. Yes; 15. No; 16. Yes; 17. Yes; 18. Yes; 19. Yes; 20. No.

BUYER BEWARE

A. PREPARATION AND MATERIALS:

Pass out copies of the article, "Buyer Beware." Allow students time to read the article. Then, either re-read the article to the class, or have students act out the scene.

The following is for class discussion.

B. INTRODUCTION TO THE CLASS:

1. Do you think the salesman really intended to sell Bob the cheaper bicycle?

Explain your answer.

2. Do you think Bob was cheated? Explain your answer. What is cheating?
3. Think back to the article you've just read, and explain how the salesman got Bob to buy the more expensive bicycle.
4. What is the name for this selling technique? (bait and switch)
5. Do you think it is an honest technique? What is honest?
6. Do you think stores should be allowed to practice this technique? (remember the warning: caveat emptor-"Let the buyer beware."
7. What is the difference in price between the three-speed and the five-speed bicycle?
8. Why do you think the salesman agreed to allow Bob to put $50 down and pay $10 per week until the bicycle is paid for?
9. Think back to your own personal experiences. Can you remember any time that you or your parents were victims of this technique?
10. There are many different types of baits or lures whereby the consumer becomes the fish. Can you give any examples from your own personal experiences?

Here are some methods you may already be familiar with:

A. Telephone Survey or Contest. The phone rings and a voice says, "We're conducting a survey to find out what magazines you read. If you will tell me which magazine is your favorite, we have a surprise for you." The surprise may turn out to be a "free" subscription to a magazin for just the cost of postage and handling charges. More than likely, these "small" charges add up to a regular subscription rate.

B. Special Offer. A salesman tries to sell your parents a set of encyclopedias. He makes a "special offer" that gives "free" an encyclopedia of science along with the regular set he is selling. The total price, he tells you, is $399.99 for both sets. Your parents may learn later that $399.99 is the regular price for the two sets. (Some states allow people three days to cancel a signed contract.)

C. Door-to-door Salesmen.

D. Reduction Sales.

E. Mail Orders

C. ADDED SUGGESTIONS:

This is an excellent time to impress students with comparison shopping. Emphasize the importance of shopping for value, of avoiding impulse buying, and of checking the reputation of dealers.

CAVEAT EMPTOR-LET THE BUYER BEWARE

TODAY . ONLY!!!
HIGH QUALITY 3-SPEED BIKES
REGULARLY $75.95
NOW $64.50 WHILE THEY LAST

The sign in the store window catches Bob's eye. He really wants a bicycle so badly; so he hurries into the store, hoping they haven't sold all of the marked-down bikes.

When he inquires about the special sale, a salesman says to him, "I'd really hate to sell you that bike. The frame is cheaply constructed; it'll fall apart in no time. Besides, it's hard to pedal up hills."

"Gee," says Bob, "I didn't know that."

The salesman eyes another bicycle. "Now, how about this beautiful five-speed beauty? It's easy to pedal, and the frame is as sturdy as the Rock of Gibraltar. My own son has one just like it. You'll be the envy of your neighborhood. It's only $84.50."

"Gosh, I don't know," says Bob. "I didn't expect to pay that much. I don't want to do the wrong thing."

The salesman replies, "The only way you can go wrong is not to buy it. Look, just put $50.00 down and pay $10.00 a month until it's paid for."

Bob doesn't know what to do. He wants a bicycle so badly. Doesn't it make sense to get the better bicycle? Didn't the salesman tell him about the cheaper bike? Doesn't the salesman's son own the same kind of bicycle?

What should he do?

TEST THREE

DIRECTIONS: Fill in the blanks, Choose your answers from the list below. Use each answer only once. Make sure of your spelling.

retail	hard-sell	dress	behavior	caveat emptor
bait-switch	FTC	soft-sell	speech	advertising

1. To call public attention to a product in order to create a desire to buy that product is called _____.
2. A government agency set up to prevent misleading and illegal advertising is a group known as the _____.
3. _____,
4. _____,
5. _____, and _____, are the patterns by which you are judged,
6. The phrase that means "Buyer Beware" is _____.
7. The price the consumer pays for a product is the _____price.
8. The approach in advertising in which the advertiser uses humor or presents himself as the consumer's friend is known as the _____approach.
9. An advertising gimmick by which the consumer is lured into a store thinking he's getting a real bargain but ends up buying a more expensive item is called _____.
10. The advertising approach in which the advertiser hammers away at the consumer over and over telling how great his product is called the _____ approach.

DIRECTIONS: In the space provided, write the word Yes or No for each question.

11. _____ Is using cash to pay a bill the same as using credit?
12. _____ Is a written agreement between people called a contract?
13. _____ If a person charges an item in a store, is he using credit?
14. _____ Can paying a bill by installments be more expensive for the consumer?
15. _____ Is the interest rate of a finance company lower than that of a bank?
16. _____ Is the FTC an agency that protects the consumer against false or misleading advertising?
17. _____ Is it illegal for a store to use bait and switch in their advertising?
18. _____ If a person using credit does not pay his bill on time, is he usually charged interest?
19. _____ Does advertising have any influence on the style of clothes we wear?
20. _____ Does constant advertising by a company prove that the product is good?

SEQUENCE SEVEN

No doubt there have been numerous times that students have not followed your directions for doing a project or taking a test. Even when you tell students not to do anything until you give direction, there will be those who will begin to write. So much time and materials are wasted-not to mention the exasperation on your part and the embarrassment on the students' part. Statistics show that those workers who are constantly late or absent from work were also constantly late or absent from school. Those workers who forget or neglect their tools and work schedules were also forgetful and neglectful of their work in school.

To preach and/or scream at students seems to accomplish little except to widen the communication gap. To deprive students of privileges at school and food at home might possibly work, but in modern society these measures would be construed as cruel and unusual punishment. There must be another way.

Pass out copies of CAN YOU FOLLOW DIRECTIONS?, page 59. Tell class that everyone is to follow directions exactly. There may be no questions. If someone raises his hand or speaks out, gently remind him that there can be no questions. Obviously the test produces humorous results-hopefully, goodnatured results. The point is that people anticipate what things will be. This is one reason they are so easily fooled-by themselves.

For extra effect, you may ask the students to count the number of times the letter e appears in the first five sentences. Don't give them the answer the first time. Ask for the answers and write on the board all different answers. Ask class to count them again. Many will have different answers from the first attempt. Go over each word with the class and make a mark on the board for each e. The answer is 25. Sometimes it is better to analyze very carefully

before making a final decision. Would this kind of thinking help you in deciding what to buy or what kind of job is best for you? Explain to class that everyone is to pretend that he or she has just graduated from high school and is going to find a job. Eventually, everyone will also find a place to live apart from parents. Everyone will have to buy furniture, food, clothing, and everything necessary for one in order to live.

Pass out copies of APPLICATION FOR SOCIAL SECURITY NUMBER, page 60. Directions for this activity are on page 61. Remind students not to fill in anything until the class discusses how to do it. An overhead projector is very helpful in explaining all of the items.

Encourage every student to apply for a real social security card. Those students who may already have a card will make other students want one also.

Assign students to bring in the classified advertisement section of a local newspaper. Thery are to look through the help wanted columns to see what the job market is like at the present time. Remember that the students are to pretend that they are looking for a job out of high school. For the time being, they may not choose professions that require more education.

The explanation of entry level, skilled level, and professional level work is on page 62 of JOBS, JOBS, AND JOBS. After you have discussed page 62, pass out copies of page 64. This activity may be done in class or assigned as home work. Another related activity is ON THE LEVEL, page 65.

CAN YOU FOLLOW DIRECTIONS?

This is a timed test. You have only five minutes to complete it.

1. Read everything carefully before doing anything.
2. Put your name in the upper right corner of this paper.
3. Circle the word name in sentence two.
4. Draw five small squares in the upper left corner.
5. Put an X in each square.
6. Put a circle around each square.
7. Finish the rest of this test while you are standing up.
8. Write the word consumer on this line._____
9. Draw a circle around the word you have just written.
10. On the back of this paper, multiply 704 by 11.
11. Divide by the number of girls in the room.
12. Loudly call out your first name only when you get this far along.
13. If you think you have followed directions carefully so far, call out, "I have, and I will be a wise consumer."
14. On the back of this paper, add the number of letters in the word needs and the number of letters in the word wants.
15. Divide by the number of days you go to school each week.
16. In your NORMAL speaking voice, spell money backwards.
17. Draw a square around the word food.
18. Draw a circle around the word clothing.
19. Loudly call out, "I am nearly finished. I know how to follow directions. I will be a wise consumer."
20. Now that you have finished reading everything carefully, do only sentence one and two, turn your paper over, and sit quietly.

Use this space to do your figuring.

APPLICATION FOR SOCIAL SECURITY NUMBER

A. PREPARATION AND MATERIALS:
Pass out copies of forms for Social Security. Students will need pencils.

APPLICATION FOR SOCIAL SECURITY NUMBER
(Or Replacement of Lost Card)
Information Furnished On This Form Is Confidential

Do Not Write In The Above Space

See Instructions on Back Print in Black or Dark Blue Ink or Use Typewriter

1 Print FULL NAME YOU WILL USE IN WORK OR BUSINESS (First Name) (Middle Name or Initial) (Last Name) If none, draw line--

2 Print FULL NAME GIVEN YOU AT BIRTH

6 YOUR DATE OF BIRTH (Month) (Day) (Year)

3 PLACE OF BIRTH (City) (County, if known) (State)

7 YOUR PRESENT AGE (Age on last birthday)

4 MOTHER"S FULL NAME AT HER BIRTH (Her maiden name)

8 YOUR SEX MALE ☐ FEMALE ☐

5 FATHER"S FULL NAME (Regardless of whether living or dead)

9 YOUR COLOR OR RACE WHITE ☐ NEGRO ☐ OTHER ☐

10 HAVE YOU EVER BEFORE APPLIED FOR OR HAD A SOCIAL SECURITY RAILROAD, OR TAX ACCOUNT NUMBER NO ☐ DON'T KNOW ☐ YES ☐ (if "Yes" Print STATE in which you applied and DATE you applied and SOCIAL SECURITY NO.

11 YOUR MAILING ADDRESS (Number and street) (City) (State) (ZIP Code)

12 TODAY'S DATE

13 Sign YOUR NAME HERE (Do Not Print)

TREASURY DEPARTMENT Internal Revenue Service
Form SS-5 (12-64)

Return completed application to nearest SOCIAL SECURITY ADMINISTRATION DISTRICT OFFICE -
HAVE YOU COMPLETED ALL 13 ITEMS?

APPLICATION FOR SOCIAL SECURITY NUMBER (continued)

B. INTRODUCTION TO THE CLASS:

According to law each person must have a Social Security card before he or she can get a job.

While you work, about ten cents of every dollar you earn goes to the government. This money goes to protect people in four ways:

1. After you retire from work, you will receive money to live on. Generally, a woman retires at 62, and a man at 65.
2. If you become sick or hurt while working, you will receive money until you are will enough to work again.
3. If a man dies before his wife, she receives money for her and the family.
4. After you reach 65, part of your medical bills will be paid for.

With inflation being what it is, the money received from Social Security often is not enough for retired people to live comfortable. Can you imagine what it would be like if elderly people had no social security?

Some people think social security is wrong. They believe that a person should have the right not to pay for social security while he is young. They believe that they should have the right to provide or not provide for their own old age. Do you agree?

Most people feel that social security is like an insurance policy. Can you see how?

Do you agree that human beings often put things off? Do you think most people would put away money for their old age or sickness unless they are forced? What would happen to these people when they are old and have no money? Would other people let them starve? Would you?

In that case, we would have to put such people on welfare and treat them as charity? Do most people want to accept charity? Do most people have pride? What is pride? (Discuss as long as pertinent to subject.) Is this why most people are willing to pay for security now, so that they may always feel useful and independent?

Probably all of you will have a job of some kind very shortly. Perhaps you already have one. Some of you may already have a Social Security card.

All of you should have a card. Should you wait until you actually get a job before you apply for a card? Why not? That's right, it you wait until you are ready to work, you might be delayed. It might keep you from getting the job.

Would it be difficult to apply for a card now? Would it be wise to get your card now?

Getting a Social Security card is easy. In Springfield, the Social Security Administration District Office is on 145 State Street, right near the Civic Center on Main Street. If you want to go there, you may pick up a form and fill it out there; or, if you prefer, you may write to the following address:

Social Security Administration District Office

145 State Street
Springfield, Massachusetts 01103.

A form, like the sample given to you, will be mailed to you. After you fill it out and return it, a Social Security card with your own number will be yours for the rest of your life. Even if you lose your card, you may get a new one.

Let's practice filling out the form. Then I advise you to send away for your own Social Security card. Keep it in a safe place. If you have any questions about the form or how to go about getting your own card, please ask whenever you feel any need.

* * * *

JOBS, JOBS, AND JOBS (continued)

You probably have been given a form from your counselor. On these pages you were asked to write down what subjects you like most and those you like least, your hobbies, your reading habits, your own special likes and dislikes, and so much more. This form will help the counselor help you when you are ready to plan ahead.

In the meantime, you should be looking around at all the job possibilities. Then put them into groups. Do they need special training?

Here is a paper with fifty occupations. Let's follow the directions. Some of these jobs require the letters E, S, and P, but you may not agree with others in the class. We shall discuss them later

C. VARIATION:
You may want to put three columns on the board or on paper, and have the students place each occupation in the proper column.

D. SOLUTION:
1. S, 2. P, 3. E, 4. S, 5. P, 6. S, 7. S, 8. E, 9. P, 10. P,

11. S, 12. S, 13. S, 14. S, 15. S, 16. E, 17. E, 18. P,

19. S, 20. E, 21. P, 22. E, 23. E, 24. P, 25. E, 26. S,

27. P, 28. E, 29. S, 30. P, 31. E, 32. S, 33. S, 34. P,

35. S, 36. S, 37. P, 38. E, 39. S, 40. P, 41. E, 42. E,

43. P, 44. E, 45. P, 46. E, 47. S, 48. S, 49. S, 50. S

* * * *

JOBS, JOBS, AND JOBS

Here are fifty occupations. Some of these occupations are classified as Entry Level Work. If you think a particular occupation requires only high school or less, put the letter E after the job. Some of these jobs require special training. For these jobs, write the letter S to stand for Skilled Level of Work. Finally, write the letter P to stand for Professional Level of Work (college plus special training).

1. truck driver ___
2. nurse___
3. salesclerk___
4. tailor___
5. doctor___
6. plumber___
7. baker____
8. milkman___
9. pilot___
10. surgeon___
11. hair dresser___
12. fisherman___
13. butcher___
14. carpenter___
15. rescue worker___
16. dishwasher___
17. waitress___
18. teacher___
19. shoe repairman ____
20. crop picker___
21. engineer____
22. skycap_____
23. stockboy___
24. pharmacist____
25. doorman____
26. fireman_____
27. lawyer____
28. delivery man__
29. house painter_
30. psychologist__
31. custodian____
32. barber____
33. chef___
34. accountant___
35. drill press operator___
36. manicurist_____
37. ballet dancer____
38. car hop _____
39. payroll clerk____
40. actress_____
41. busboy ____
42. elevator operator____
43. social worker_____
44. file clerk____
45. architect_____
46. night watchman_____
47. clerk typist____
48. auto mechanic____
49. construction worker____
50. receptionist_____

ON THE LEVEL

A. PREPARATION AND MATERIALS:
Students will need pencils. Write the word supermarket on the board.

B. INTRODUCTION TO CLASS:
Class, can you name three examples of jobs that may be found in a supermarket? (Possible answers will be cashier, butcher, stockboy.) I'll write them on the board. Let's discuss the qualifications for each of these jobs. Are they entry level? Are they skilled level? Are they professional level?

EXAMPLE:

SUPERMARKET
1. cashier -- entry level
2. butcher -- skilled level
3. stockboy -- entry level

Now let's name some other places of business and the jobs in each. Write them down on your paper.
(Some other possible examples are as follows:

RESTAURANT
1. waitress -- entry level
2. dishwasher -- entry
3. chef -- skilled/ professional

BANK
1. teller -- skilled
2. bookkeeper -- skilled/ professional
3. president -- professional

RETAIL STORE
1. cashier -- entry
2. buyer -- skilled/ professional
3. stockboy -- entry

BALL PARK
1. players -- skilled
2. umpire -- skilled
3. batboy -- entry

HOSPITAL
1. nurse -- professional
2. doctor -- professional
3. technician -- skilled/ professional

TELEPHONE COMPANY
1. operator -- entry
2. mechanic -- skilled
3. typist -- skilled

C. ADDED SUGGESTION:
This activity may be used to teach simple outlining.

A P P L I C A T I O N F O R E M P L O Y M E N T

PERSONAL INFORMATION DATE SOCIAL SECURITY NUMBER

NAME LAST FIRST MIDDLE

PRESENT ADDRESS STREET CITY STATE

PERMANENT ADDRESS STREET CITY STATE

PHONE NO. OWN HOME RENT BOARD

DATE OF BIRTH HEIGHT WEIGHT COLOR OF HAIR COLOR OF EYES

MARRIED SINGLE WIDOWED DIVORCED SEPARATED

NUMBER OF CHILDREN DEPENDENTS OTHER THAN WIFE OR CHILDREN CITIZEN OF U.S.A. YES 0 NO 0

IF RELATED TO ANYONE IN OUR EMPLOY. STATE NAME AND DEPARTMENT REFERRED BY

LAST FIRST MIDDLE

EMPLOYMENT DESIRED

POSITION DATE YOU CAN START SALARY DESIRED

ARE YOU EMPLOYED NOW? IF SO MAY WE INQUIRE OF YOUR PRESENT EMPLOYER

EVER APPLIED TO THIS COMPANY BEFORE? WHERE WHEN

EDUCATION	NAME AND LOCATION OF SCHOOL	YEARS ATTENDED	DATE GRADUATED	SUBJECTS STUDIED
GRAMMAR SCHOOL				
HIGH SCHOOL				
COLLEGE				
TRADE BUSINESS OR CORRESPONDENCE SCHOOL				

REFERENCES: GIVE BELOW THE NAMES OF THREE PERSONS NOT RELATED TO YOU, WHOM YOU HAVE KNOWN AT LEAST ONE YEAR.

NAME	ADDRESS	BUSINESS	YEARS ACQUAINTED
1.			
2.			
3.			

I AUTHORIZE INVESTIGATION OF ALL STATEMENTS CONTAINED IN THIS APPLICATION. I UNDERSTAND THAT MISREPRESENTATION OR OMISSION OF FACTS CALLED FOR IS CAUSE FOR DISMISSAL. FURTHER, I UNDERSTAND AND AGREE THAT MY EMPLOYMENT IS FOR NO DEFINITE PERIOD AND MAY REGARDLESS OF THE DATE OF PAYMENT OF MY WAGES AND SALARY, BE TERMINATED AT ANY TIME WITHOUT ANY PREVIOUS NOTICE.

DATE _____ SIGNATURE _____

DO NOT WRITE BELOW THIS LINE

INTERVIEWED BY _____ DATE _____

R E M A R K S: _____

NEATNESS		CHARACTER	
PERSONALITY		ABILITY	

HIRED	FOR DEPT.	POSITION	WILL REPORT	SALARY WAGES

APPROVED: 1. _____ 2. _____ 3. _____
EMPLOYMENT MANAGER DEPT. HEAD GENERAL MANAGER

Have students prepare for job interview. They are to pretend they are applying for a job in an employment agency. Their dress, speech, and attitudes will be factors as well as past record in school for attendance and reliability.

As the interviewer, your task will be difficult. You must play the role right to the hilt. As you read over the application form, question the times that are not written clearly. You might pretend to have difficulty reading or pronouncing a name or address. Some students will be unrealistic in their choice of jobs or in their desired salary. You will have to handle this very delicately. You may have to have a student reapply for a different job.

A tape recorder can help a student hear how he sounds. but he should not be ridiculed. If the student's interview is satisfactory and his choices are reasonable, assign him the job, announce his salary, and tell him when to report for work.

Too many interviews in one day can be very monotonous for the class. They are expected to be polite while others are being interviewed. After all, if they were in a waiting room, they would be expected to be quiet, or else they would be asked to leave the employment office without a job. Nevertheless, between interviews would be a good time to reinforce any ideas that you feel have not been mastered.

For a simple diversion pass out copies of A.EP.'s Understanding Language #2. On pages 19-21 are some humorous exercises in euphemistic language with job titles. Beneath the humor may be seen the realization that often people are willing to work for less money because impressive job titles make jobs seem very important. Euphemisms are important in our everyday living. People use them when they wish

to impress others, to spare a person's feelings, or convince a person to buy or do something. Will the students see the connection?

SEQUENCE EIGHT

When a person receives his first paycheck, he is overwhelmed by the prospect of having so much money to spend. The bubble quickly bursts when he dissipates his money. He finds an open palm everywhere he turns as he pays and pays and pays.

After all, how does a person get all that he needs and most of what he wants? The obvious answer is money, but how does a person have enough money to pay for goods and services? He either saves or borrows.

"A penny saved is a penny earned," said frugal Ben Franklin. Spend less than you earn. Easier said than done.

On page 36 you asked if a person born into a subsistence level must remain at this level all his life. Values of life and ways to attain individual goals were discussed. Were you perhaps surprised to hear how disorganized students are? Don't be.

So many people do not establish a pattern for living. They dream of living on the luxury level. How? They dream of having the winning lottery ticket or thinking of some get-rich-quick scheme or having a rich relative leave a million dollars. They want to fly now and pay later. They borrow more and more and hope for the best.

The newspapers are full of bankruptcy notices, disclaimings of responsibility for debts, evictions, foreclosures, and repossession of cars, television sets, furniture, and such. Few people want to read about such happenings; some people don't even know they are printed. Maybe that is why most newspapers bunch these together in small print on one page. It's easier to skip over. Behind each sad occurrence was a dream that didn't come true.

MAKING AND STICKING TO YOUR PERSONAL BUDGET

A. PREPARATION AND MATERIALS:
Make copies of TYPICAL BUDGET FOR TEENAGE CONSUMERS and YOUR OWN PERSONAL BUDGET. Do not pass out copies until later. Students will need a pencil. Write the word BUDGET on the board.

B. INTRODUCTION TO THE CLASS:
Does anyone know how many people there are in the United States? (Either educe or tell class that there are approximately 200,000,000 people. Write the figure on the board; make the zeroes with a flourish.) Did you know that of these people there are more than 12,000,000 people your age?

Did you know that on the average, each of these 12,000,000 has a weekly income of about $7.00? To the manufacturers and business people of this country, this means youth market. If the business deals with clothes, candy, music, movies, and cosmetics, the manufacturer knows where to direct his products-to you. He wants to market (or sell) his products by convincing you that you want or need what he has to offer.

And it looks as if the manufacturers have succeeded. In 1970, the teenagers of America spent over $20,000,000,000. That's right! That's the number 20 with nine zeroes after it. (Write the number on the board.)

Teenagers buy more than 50% of all the records sold in this country. They eat more than 20% of all the potato chips, they drink about 50% of all the soft drinks, they see more than 50% of all the movies, and they themselves own more than a million TV sets. They influence what kind of cars their parents will buy, they determine hair styles, and they have completely changed clothing styles.

Being part of the youth market is great, for things are being made just for you. But there are so many things to buy and only so much money to spend.

Look at Mary, for example. She is a typical teenager. She gets an allowance offour dollars and earns another three dollars by babysitting or for some job. By the time Thursday comes around, Mary is usually broke and borrowing money from her friends or her parents. Why? Mary would tell you that she can't help it. Things just come up, and that't the way it is. The sad thing is that if Mary doesn't learn to spend her money wisely now, she will probably always have money problems. She still things some magic wish will solve all her problems.

(Pass out copies of BUDGET to the class. Go over the items for a typical budget.) Obviously, Mary doesn't have a budget, or, if she does have a budget, she doesn't stick to it. She doesn't have any savings because her weekly expenditures exceed her income! And that's a no-no! Mary is not being wise now, and chances are that when Mary has her own home and independence, she will not be wise then.

What should Mary do? Ask for a bigger allowance? Get another job? Yes, these things would help, but Mary would probably still spend more than she takes in, for her standard of linving would more than likely change.

What Mary should do is to set realistic goals for now, make a budget, and stick to it.

Let's try to make a good budget for ourselves. It's not easy at first, and you can't do it in one day. You have to work at it, keep records, and adjust.

In order to figure out your weekly expenditures, keep track of what you spend in four weeks. Then divide by four. This will give you an average weekly expenditure. We don't spend the same amount each week. Some weeks you may not go to a movie; some weeks you may go twice.

From time to time during the next four weeks, we shall come back to this paper. Try to learn to budget now. Check with others to see how you compare. But remember: you are the one who spends the money-wisely, we hope.

Test four for sequences seven and eight is on page 73. Answers for this test are as follows:

1. entry level work; 2. social security number; 3. professional level work; 4. budget; 5. skilled level work; 6. Yes; 7. Yes; 8. Yes; 9. Yes; 10. No; 11. No; 12. Yes; 13. Yes;

14. - 20. Accept any reasonable answers.

TYPICAL BUDGET FOR TEENAGE CONSUMERS

Girls 13 - 15 Boys

Weekly Income

Allowance	$4.00	Allowance	$4.00
Earnings	3.40	Earnings	3.10
TOTAL	$7.40	TOTAL	$7.10

Weekly Expenditures

Clothing	$1.50	Clothing	$ .75
Candy, ice cream, etc.	.75	Candy, ice cream, etc.	1.60
Movies and entertainment	1.25	Movies and entertainment	1.75
Records and tapes	.80	Records and tapes	.80
Magazines	.60	Magazines and comic books	.50
Cosmetics and fragrances	1.00	Hobbies	.75
Jewelry, notions etc.	.60	TOTAL	$6.15
TOTAL	$6.50		

Weekly Savings

$.90 a week for special items such as cameras, radios, trips, etc.	$.95 a week for special items such as athletic equipment, radios, watches, etc.

YOUR OWN PERSONAL BUDGET

Choose the appropriate column

Girls Boys

Weekly Income

Allowance	$.	Allowance	$.
Earnings	.	Earnings	.
TOTAL	$	TOTAL	$

Weekly Expenditures

Clothing	$.	Clothing	$.
Candy, ice cream, etc.	.	Candy, ice cream, etc.	.
Movies and entertainment	.	Movies and entertainment	.
Records and tapes	.	Records and tapes	.
Magazines	.	Magazines and comic books	.
Cosmetics and fragrances	.	Hobbies	.
Jewelry, notions, etc.	.	Other	
Other		TOTAL	$.
TOTAL	$.		

Weekly Savings

$. a week toward these goals:	$. a week toward these goals:
_____, _____, and _____.	_____, _____, and _____.

TEST FOUR

DIRECTIONS: Fill in the blanks. Choose your answers from the list below. Use each answer only once. Make sure of your spelling.

professional level work social security number entry level work
skilled level work budget

1. Work that requires no other training is called _____.
2. According to law every person is required to have a _____ _____ before he may start working.
3. Jobs taking as long as four to ten years to train for are called _____.
4. A pattern or plan for spending money wisely is called a _____.
5. Jobs requiring special training in some type of technical school or in a school set up by a company are called _____.

DIRECTIONS: In the space provided, write the word Yes or No for each question.

6. _____ Do manufacturers think teenagers are important customers and try to make products that will appeal to them?
7. _____ Do many people who make a good salary often get into debt because of poor budgeting?
8. _____ If a person budgets his money wisely and lives according to a basic life pattern, can he raise his standard of living?
9. _____ Do some people go bankrupt and broke because their values and goals are too unrealistic?
10. _____ Does the advertising of goods and services encourage people to budget their money?
11. _____ Will credit alone help people to get their needs and wants?
12. _____ Is it just as important for a teenager to budget his money as it is for an adult?
13. _____ Even if a person keeps a budget, will some of his expenses vary from week to week or month to month?

DIRECTIONS: List three (3) products that are very popular in today's youth market.

14. _____
15. _____
16. _____

DIRECTIONS: List four (4) items that would appear on your own personal budget. List them in the order of importance to you.

17. _____
18. _____
19. _____
20. _____

SEQUENCE NINE

Review ideas of the budget. Emphasize that a portion of everyone's income should go for savings. Stories such as Aesop's "The Ant and the Grasshopper" may seem too childish, but they help get the point across that the future is inpredictable. The story is on page 75.

Besides, students have already seen times in their own households when money was needed suddenly for car repair or home improvement. Clothes wear out, people get sick, and emergencies arise.

Where should a person save his money? Piggy banks and tin cans may be robbed. Besides, they don't give interest. What is interest? Discuss how money can earn money. Banks use your money to lend to others or to invest. Enlist the help of mathematics teachers to give simple problems in interest.

Encourage students to open up a bank account. Show them a sample of deposit and withdrawal slips. Have students learn how to fill out each form. In your discussion you may speak about combination checking and saving accounts. Perhaps a bank representative will help you explain the various types of both saving and checking accounts-the advantages of each.

On page 76 are samples of savings account deposit slip, savings account withdrawal slip, checking account deposit slip, and a check. You may make copies to pass out to class, or you may get samples of each from a bank.

When you pay bills such as electric bill, rent, or department store bill, do you go from one place to another? Do you get a receipt from each place? What is a receipt? (Proof of payment) Do you save them? Where and how?

THE ANT AND THE GRASSHOPPER

In a field one summer's day a Grasshopper was hopping about, chirping, and singing to its heart's content. An Ant passed by, bearing along with great toil an ear of corn he was taking to the nest.

"Why not come and chat with me," said the Grasshopper, "instead of toiling and moiling in that way?"

"Why bother about winter?" said the Grasshopper: "We have got plenty of food at present."

But the Ant went on its way and continued its toil. When the winter came, the Grasshopper had no food, and found itself dying of hunger, while it saw the ants distributing every day corn and grain from the stores they had collected in the summer. Then the Grasshopper knew

<u>It is best to prepare for the days of necessity.</u>

Withdrawal TENTH NATIONAL BANK

Springfield, Mass.....19___
Pay to the order of
. . . . . .

. . . . . Dollars
and charge same to Bank Book No.
. . . . . .

Signature
Bank book must accompany order

Checking Account
Deposit Slip
TENTH NATIONAL BANK
Thomas J. Smith
234 Blue Hills St.
Springfield, Mass.

	Cash →		
C			
H			
E			
C			
K			
S			
TOTAL			

Account #_____

Deposit TENTH NATIONAL BANK

Springfield, Mass.....19__

Bank Book Number_____

Signature_____

Bills		
Coin		
Checks		
"		
"		
"		
TOTAL		

THOMAS J. SMITH
234 Blue Hills Street
Springfield, Mass.
01101

21-48
23456

742

_____19____

Pay to the
Order of_____ $_____

_____ Dollars

TENTH NATIONAL BANK _____

SAMPLES OF

WITHDRAWAL SLIP, CHECKING ACCOUNT DEPOSIT SLIP, SAVINGS ACCOUNT DEPOSIT SLIP, AND TYPICAL CHECK

Pass out samples of deposit slip, withdrawal slip, checking account deposit slip, and check. Explain how each is used. An overhead projector will enable you to explain more thoroughly.

Elicit the advantages of checking: convenience, protection, bookkeeping, etc. Are there any disadvantages to checking accounts? Of course. Most accounts pay no interest, although some do. Most banks charge a service charge each month. Sending checks by mail means putting a 13¢ stamp on each envelope. Unless a person is careful in his bookkeeping, he might overdraw his account.

Students are very interested in making out checks; therefore, there should be ample time given to showing them how to write out a check and how to keep an accurate account of their balance. Students ask many good questions:

Are canceled checks the same as a receipt (proof of payment)? YES.

Do banks always return canceled checks to you? YES.

Do banks keep records of canceled checks if you lose yours? YES.

What happens if you overdraw your account? BANK MAY NOT PAY. EXTRA CHARGE.

What happens if the check gets lost? SIMPLY WRITE DUPLICATE AND RECORD.

What happens if you are not satisfied with good or service? STOP PAYMENT ORDER.

Do you have to keep minimum balance in account? DEPENDS ON TYPE OF ACCOUNT.

Why should checks be made out in ink or typed? PREVENTS CHANGING CHECK.

What does endorse a check mean and how is it done? EXPLAIN SIGNATURE, ETC.

What is a joint checking account? SHARING OF AN ACCOUNT WITH OTHERS.

Pass out blank checks and allow students to try to fill in checks on their own. They probably will make many mistakes, particularly in spelling and leaving enough room for writing out amount. Opaque projector may be used to show various mistakes. Do not put anyone down.

Explain how important keeping a balance is. Give a simple example:

$850.00 Old Balance

-$325.00 Amount of Check
$525.00 New Balance

The term, "a rubber check," or the expression, "the check bounced," means that insufficient funds were in the checking account. Probably these phrases originated from one of the definitions for the word bounce - "to cheat, to lie, or swindle."

When you think students are ready, pass out three blank checks to each student. Tell students they have a beginning balance of $340.00. Assign class to write out three checks of their own choosing without going over balance. After each check, students should figure out the new balance.

Hopefully, by this time each student in class has obtained a "job." Suggest that perhaps now each student should think of going out on his own, setting up his own household. This means finding a place to live and supplying his own food and transportation. Turn once again to the classified section of the newspapers. Each student is to find a place to live. Consideration should be given to desirability of neighborhood; closeness to job; nearness to church, stores, friends, and entertainment; and amount of money reserved for shelter. He should also consider whether he should live in a furnished or unfurnished apartment. Explain the difference. If he chooses unfurnished living quarters, he will have to purchase new or second-hand furniture.

The above activity should take some time. Such decisions must not be made in haste. In the weeks to come, the class will be discussing quality and quantity; labels; laws of variety, harmony, and economic choice; etc.

There is one conclusion the class should arrive at: even though a person saves for the future, even though paying by cash or check saves money, some items such as cars, homes, and large appliances simply cost more than most people can afford to wait for in order to use. How can people get goods and services they need right now? The answer is by borrowing (credit).

SEQUENCE TEN

Write the word credit on the board. After a definition has been established, ask class why the idea of credit came to be. Not so many years ago, if a person needed money for his home, a business, or emergency, he went to a bank and borrowed the money. Actually, he was receiving credit. Of course he had to have good collateral (class should know this word from the practice of lending pencils). If a person was well known in town, he could go to his neighborhood grocer and buy food on credit. The store kept records.

Other than these two instances, very few people were granted credit. If a person wanted something, he had to pay hard cash. But times change. The supermarket replaced the corner grocer. There were too many people for the store to know and trust. Transportation improved greatly with the autombobile. People traveled and moved more and more. Improved methods of production and mass-production created new markets, but what good are goods and services if only a few have ready cash to spend? That's how credit came to develop.

Credit allows people to enjoy luxuries while they are young.

Credit stimulates our economy.

Credit allows businesses to begin and expand.

Credit helps in time of emergency.

These are excellent reasons for having credit. The wise consumer estabishes good credit rating. He knows that a good credit rating is absolutely necessary in the modern world. It is almost a certainty that at some times he will have to borrow money for a home, a car, or his child's education. He knows that there will be times unexpected events will occur and he will need credit; therefore, he plans beforetime how to build up his credit, where the best places are to obtain credit, and especially when credit should be used.

Credit should be used only when the user is able to stay within his budget. Yes, there's that word budget again. Going beyond his budget, the consumer too often finds himself in serious trouble. The wise consumer does not. He knows that there are some disadvantages to credit,

Credit discourages saving. Borrowed money must be repaid.

Credit results in increased costs. The consumer must pay interest.

Credit creates impulse buying. The consumer often comes home with much more than he intended. He forgets that he must pay later- and later comes sooner than he realizes.

Where may a consumer get credit? The sources in this country are numerous. In the discussion, list the various types of money lenders. Why are there so many places? Why don't all borrowers go to the least expensive source? There must be a reason.

The lowest interest charged for a loan probably comes from credit unions. Explain who the members are and the requirements for belonging. Cooperatives are similar to credit unions. Banks offer a reasonable rate of interest. Why don't all people use one of these sources? Simple. They can't. Over the years they have not built up a good credit rating. They are considered poor risks. To dispute the fairness of bank policies would serve no useful purpose. The banks want to make a profit; they want collateral to protect their interests. Banks can afford to say no to a person with a poor reputation.

What do people with poor credit ratings do when they need money? If they have an insurance policy, they may borrow money from their insurance company. The company has the policy for collateral. Sometimes the credit risk goes to a finance company. Finance companies are equipped to deal with poor risks. They keep a careful eye on a borrower; even so, they often lose the money they have lent. That is why finance companies charge a much higher rate of interest than credit unions or banks. Sometimes a person goes to a pawn shop in order to borrow money. He leaves as collateral some object such as a

watch or ring. Interest is high, and if the borrower does not redeem his property within a certain length of time, the pawnbroker may sell the watch or ring, which is worth much more than the loan.

Cruel? Perhaps, but a wise consumer need not be taken advantage of. He learns how to figure out percentage; he knows it's important. He knows that only 1½ % a month is really more than 18% a year. When he uses his credit card, he pays no interest whatsover-if he pays in full within thirty days. Knowing this, he plans credit buying in his budget. If he buys something for $10 and does not pay within thirty days, he owes $10 plus 15¢ interest for a total of $10.15. If he does not pay for another month, he then owes $10.15 plus 1½% interest on $10.15, not on $10. Can you see what happens in one year?

Some students will feel that 15¢ is a trifling amount, and they may even laugh at you for being "cheap." Write on the board the names of some prominent stores that offer credit. Also put down the names of two or more credit card companies. Show how easily a person could charge $5 here for socks, $8 there for a shirt, etc. Each additional purchase puts an added burden on the budget a family tries to live on. Now add to these amounts the extra charge for interest each month. At the end of the year, people sometimes find they have spent two or three hundred dollars just in interest alone. No wonder so many people find themselves way over their heads in their everyday living. Then, when they most need credit, they can't get it from any place other than a high-interest source. Like a dog chasing its tail, he gets nowhere.

Pass out copies of CHARGE CARD APPLICATION, page 82. Follow the same procedure as for the job application form. As students buy furniture and supplies for their own "household," have them keep records of how much they spend and how much interest they will pay.

CHARGE CARD APPLICATION

88

DO NOT WRITE HERE | 1 2 3 4 5 6 7 8 9 | Account Number . | Account Number

Date | A R | CL/RSN | BY

CHARGE CARD APPLICATION

PLEASE PRINT

Miss Mrs. Mr. | Last Name | First | Middle Initial | Birth Date (Mo., Day, Yr.) | / / Single / / Married / / Widowed / / Divorced / / Separated | Wife's First Name

Address-Number and Street | Number Children | / / Own Home / / Live with Parents / / Rent | Soc. Sec. No.

City and State | Zip Code | Apt. No. | How long | Home Telephone No. | Business Telephone

Previous Address-Number and Street- City, State | How long | Name, address, and relationship of nearest relative not living with you

Name of Business or Employer | Position | Checking Account (Bank Name and Account Number) Reg. / / Spec. / /

Business Address | How long | Ann. Income $ | Savings (Bank Name and Account Number)

Name of Previous Employer | Position | Loans (Name of Bank, Finance Company, or other Creditors)

Business Address | How long | Ann. Income $ | Credit establish at (Name of Card or Store and Account Number) 1

Wife's Employer | Position | 2

Business Address | How long | Ann. Income $ | 3

FINANCE CHARGES WILL BE MADE IN AMOUNTS OR AT RATES NOT IN EXCESS OF THOSE PERMITTED BY LAW

DATE _____ CARDHOLDER SIGNATURE _____

Name of Additional Cardholder _____ Relationship _____

89

Because credit and credit rating are so important in today's economy, extra time should be spent in these areas. On pages 22-23 of It's Your Credit-Use It Wisely from the Money Management Institute, there are good examples of credit use. Be sure to use them.

The consumer should be discouraged from using his credit carelessly. Why do people use credit? Do they need money for an emergency? Do they eant a new car? Perhaps they want to buy a house or repair an old one. They need money to send their children to school. They have dreamed of a vacation for so long. No one can tell the consumer he is right or wrong, but he must realize that it costs money to borrow money. This is called "interest," and in order to figure out the amount of money to be repaid, the consumer needs to be able to compute by using percentage.

Unfortunately, percentage causes considerable trouble even to average and above-average groups. The manipulation of decimal points, even though everyone sees dollars and cents every day, causes many otherwise wise consumers to throw up their hands and hope for the best. Don't be afraid to ask the mathematics teachers to help. Simple problems dealing with percentage can be worked into this program very easily. Don't forget to include taxes.

A car buyer sees the sticker price of #3599 and thinks that he need only borrow that much from a bank or another creditor. He forgets that he must pay taxes on the car. He forgets that in order to borrow $3599 and receive that much, he has to borrow more.

Although young students may not fully understand, at least they should be exposed to the realities of borrowing money. Go over the terms carrying charge, collateral, credit risk, deposit, finance charge, installment, interest, principal, repossess, revolving charge, and time payment. The time spent on this vital matter can not be

minimized. Once a person signs a contract, he is responsible for his action; he ought to be able to read what he signs, understand what is his debt, and have a plan to repay without undue suffering.

On pages 85 through 87 are forms related to taking out loans from the Springfield Institution for Savings. There would be little point in making copies to pass out-the forms are somewhat complicated. A better idea would be to use an opaque projector or overhead in the class so that the forms can be filled out together.

Emphasize the small print on page 85. There is a tendency on the part of people to sign almost anything in their desire to purchase something. Once signed, a consumer may regret his haste for a long time after.

Test Five for the ninth and tenth sequences is on page 88. The answers for the test are as follows:

1. deposit slip; 2. endorse; 3. receipt; 4. joint checking account; 5. rubber check; 6. withdrawal slip; 7. canceled; 8. collateral; 9. Yes; 10. No; 11. Yes; 12. No; 13. Yes; 14.-16. Accept any reasonable answers. Make sure items left for collateral have value exceeding $20; 17.-19. Accept reasonable answers; 20. Try to encourage students to write complete sentences. Look for idea that banks want to make money, not lose it. They prefer good credit risks.

For diversion, use the activity SHORT VOWELS, page 89. The answers are as follows:
1. 3; 2. 5; 3. 4; 4. 2; 5. 5; 6. 1; 7. 4; 8. 3; 9. 2; 10. 5; 11. 4; 12. 1; 13. 3; 14. 4; 15. 5; 16. 1; 17. 2; and 18. 3.

FOR CONSONANTS: 1. 2; 2. 3; 3. 4; 4. 1; 5. 1; 6. 2; 7. 2; 8. 1; 9. 2; 10. 4; 11. 1; 12. 1; 13. 1; 14. 2; 15. 4; 16. 1; 17. 2; and 18. 4.

FOR DIGRAPHS: 1. 2; 2. 4; 3. 3; 4. 2; 5. 1; 6. 4; 7. 2; 8. 4; 9. 1; 10. 3; 11. 3; 12. 1; 13. 3; 14. 2; 15. 1; 16. 2; 17. 1; and 18. 3.

No.....

$..... Springfield, Massachusetts.....19.....

For the value received, the undersigned, (jointly and severally, if more than one) promise to pay to the order of

THE SPRINGFIELD INSTITUTION FOR SAVINGS

at said Bank

_____DOLLARS

payable in.....monthly installments of $.....each.

THE FIRST OF SAID INSTALLMENTS IS PAYABLE .....19..... and the remaining installments are payable in consecutive monthly payments from and after that date, until the amount of the note is paid in full, with interest to maturity figured at the ANNUAL PERCENTAGE RATE noted below to the extent permitted by applicable law.

This note shall, at the option of the holder, become immediately due and payable without notice or demand upon the occurrence of any of the following events: (a) failure to pay any monthly installment on the due date thereof; (b) default in the payment or performance of any obligation of any of the undersigned, or of any maker, co-maker, endorser or guarantor of any obligation of any of the undersigned to the holder; (c) death, insolvency, assignment for the benefit of creditors, business failure of, entry of judgement against, attachment of the whole or a part of the property of, or the filing of a petition in bankruptcy by or against, any of the undersigned; (d) if there be such a change in the condition or affairs (financial or otherwise) of any of the undersigned, or of any such maker, co-maker, endorser or guarantor, as in the opinion of the holder will impair its security or increase its risk.

In the event of a default by the undersigned in the payment of any installment which shall continue for more than 15 days, the undersigned agree to pay in addition to amounts otherwise due, a past due charge equal to five cents for each dollar of each and every installment so becoming in arrears. Such past due charge shall be deemed as liquidated damage occasioned by the delay. The demand for or receipt of such past due charge shall not be a waiver of the holder's right to accelerate the remaining unpaid balance as herein provided.

Each and every party liable hereunder, either as maker, co-maker, endorser, surety or otherwise, hereby waives demand, protest and notice, and waives any defense by reason of any extension or postponement of the time of payment hereof, or other indulgence granted to any party hereto, and hereby assents to the subsequent addition of any signature above or below his signature. The Bank makes no representation respecting the genuineness of any signature hereon.

After any default the holder may, at its option, take another note from or grant any extension delay or terms to any of the undersigned without same being regarded as payment or as a waiver or alteration of any terms hereof. The holder may deliver this note to any of the undersigned who made any payment hereon.

In the event of any default hereunder, there shall be added to any unpaid balance due hereon the costs and expenses of collection, including reasonable attorney's fees.

Notice to our Customers: You are entitled to a copy of this note. You have the right to pay in advance any unpaid balance and any unearned finance charge will be rebated computed under the rule of 78's.

1. FINANCE CHARGE
   - Interest Charge or Discount $_____
   - Other $_____
   - TOTAL FINANCE CHARGE $_____
   - Amount Financed $_____
   - Total of Payments $_____

2. COSTS NOT PART OF FINANCE CHARGE:
   - Recording $_____
   - Other $_____

3. ANNUAL PERCENTAGE RATE _____%

4. Finance charges begin to accrue _____19_____

Lender's Security Interest _____

_____

If a mortgage, said mortgage covers all after-acquired property and future indebtedness as provided in the mortgage.

Optional Life Insurance – In connection with this transaction, credit life insurance may be written, IT IS NOT REQUIRED. The total cost of such insurance will be for the term of the loan as $_____

I desire this Insurance _____ *Date* _____

If said bank is or becomes the holder hereof, it shall have a lien on, and an option to set-off all deposits and other property of all makers, endorsers and guaranters in its possession or control against the indebtedness evidenced hereby, even though unmatured.

_____

_____ *witness*

_____ *signatures*

PROCEEDS OF CHK # $_____

PAYOFF ON LOAN # $_____

$_____

OTHER (SPECIFY) $_____

_____ *address*

TOTAL AMOUNT FINANCED $_____

92

THE UNDERSIGNED ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS NOTE, AND PROCEEDS.

Maker *Co-Maker*

_____

signature

_____

the SPRINGFIELD INSTITUTION FOR SAVINGS, Springfield, Massachusetts

If H. I. Amount _____ Date _____
Less Life Ins.
_____ $ _____ Rate _____ Proceeds $ _____

A request is hereby made for a _____ Loan in the above amount in Proceeds to be used for the following purpose _____

_____

_____

Name _____ Age _____ Spouse _____ Age _____ Single _____ Married _____ Div _____ Dep _____ Support _____

Social Security # _____ Dep _____ Phone _____ (home) or _____ (business)

Current Address _____ Town _____ State _____

How Long _____ Yrs.

Previous Address _____ Town _____ State _____

Mortgage Holde. _____ Present Rent/Mtg. $ _____

Appraisal $ _____ 19 _____ Current Balance $ _____

Employer
Current _____ Address _____ Duty _____ Salary $ _____

Prior _____ Address _____ Duty _____ Salary $ _____

Spouse's Emp _____ Address _____ Duty _____ Salary $ _____

Other Income _____ Amount/Salary _____

Auto (s) _____ Current Wholesale Val. _____

Stocks or Bonds _____

Open Loans	Accounts	Balance	Monthly	Open Loans	Accounts	Balance	Monthly

References _____

_____

Remarks _____

I/We hereby certify that the above statements are true, correct and complete and are made for the purpose of obtaining a loan or loans from you.

I/We authorize you to obtain any information that you may require concerning the above, and in processing this application. You are authorized to update this information as may be necessary in the event that I may apply for other advances on my Credit.

_____

93 APPRAISAL _____

No._____

BANK BOOK LOAN NOTE

1. Amount	$_____	This loan may be prepaid in full and a pro-rate refund of any unearned portion of the prepaid finance charge will be made. If the interest is computed to be less than $2.00, the finance charge will be $2.00.
2. FINANCE CHARGE	$_____	
3. Total of Payments	&_____	

ANNUAL PERCENTAGE RATE_____%

Springfield, Mass._____,19___

FOR VALUE RECEIVED, I promise to pay to the SPRINGFIELD INSTITUTION FOR SAVINGS, or order, the sum of

_____ Dollars payable on demand at the office of said bank, with interest at the rate of _____percentum per annum, payable in advance.

AS COLLATERAL SECURITY for the payment of this note, I have deposited with and hereby assign and pledge to said SPRINGFIELD INSTITUTION FOR SAVINGS, the deposit account represented by its pass book No._____with authority, in the event of default of this promise, to immediately apply said deposit to the balance of this note and is free from any pledge or lien.

Deposits may be made in said account notwithstanding said pledge and the excess of said account over the amount of this note shall continue to be subject to withdrawal by the maker of this note and if said deposit account stands in the name of the maker and another, by either or the survivor of them. Upon this note, or if it stands in the name of the maker and another, then to either of them.

ACKNOWLEDGEMENT - The undersigned hereby acknowledges receipt of a copy of this note and disclosures, and certifies that all blanks were filled in prior to signing.

Signed_____

Address_____

TEST FIVE

DIRECTIONS: Fill in the blanks. Choose your answers from the list below. Use each answer only once. Make sure of your spelling.

rubber check	joint checking account	withdrawal slip	receipt
collateral	deposit slip	canceled check	endorse

1. To put money into the bank, a person must make out a _____.
2. Before you may cash a check, you first must _____.
3. If a person pays a bill either by cash or by check, he should make certain that as proof of payment he should get a _____.
4. A checking account shared by two people is called a _____.
5. If a person writes out a check without having enough money in his account, the check is called a _____.
6. If a person wants to take money out of his account, he must first make out a _____.
7. A _____ check is the same as a receipt.
8. In order to receive a loan, usually a person must leave _____.

DIRECTIONS: In the space provided, write the word Yes or No for each question.

9. _____ Should a person try to use credit only when he is able to stay within his budget?
10. _____ Does a person using credit save more money than if he had paid cash.
11. _____ Does a person using credit sometimes buy more than he actually needs?
12. _____ Do finance companies generally charge lower interest for loans than banks?
13. _____ If a person using credit does not pay his bill on time, will he be charged extra money?

DIRECTIONS: List three things you could leave as collateral if you wanted to borrow $20.

14. _____
15. _____
16. _____

DIRECTIONS: List three places a person may go to for credit.

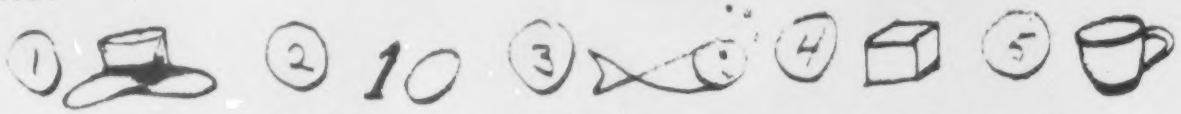
17. _____
18. _____
19. _____

DIRECTIONS: On the back of this paper, write a short paragraph about the following question:

20. Why won't a bank lend money to someone known as a credit risk?

SHORT VOWELS

A. PREPARATION AND MATERIALS:
Place on the board or make copies of the example shown, paper and pencils needed.



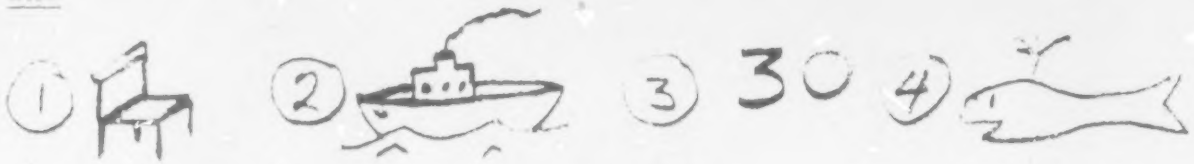
1.	credit	5.	luxury	9.	credit	14.	economic
2.	consumption	6.	cash	10.	culture	15.	subsistence
3.	profit	7.	contract	11.	poverty	16.	warranty
4.	net	8.	profit	12.	contract	17.	sell
				13.	discount	18.	interest

B. INTRODUCTION TO THE CLASS:
Look at the pictures on the board. Name the five objects please, Fred. Yes, hat, ten, fish, box, and cup. Say each word to yourself. Listen to the short vowel in each word.

Look at the first listed word credit. What is the underlined vowel sound, Sue? Yes, i. (Say the vowel sound itself, rather than saying "short i.") Which picture has the same vowel sound you hear in credit, Tom? Yes, fish. Say credit and fish. Hear the i sound in each word?

Write the word credit on your paper. Put a number 3 by it to show it has the same vowel sound as picture 3. Do the rest of the work in the same way.

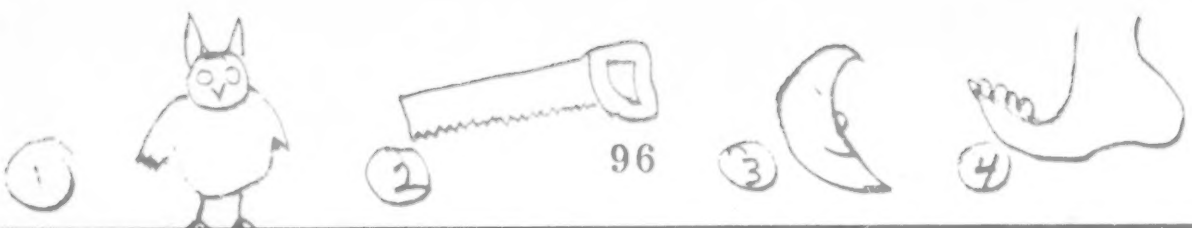
C. VARIATION:
The same activity can be used in conconants, or consonant blends. The example below shows chair, ship, thirty, and whale for drill in ch, sh, th, and wh.



1.	shop	5.	choice	9.	ship	14.	shoe
2.	Thursday	6.	share	10.	wheat	15.	what
3.	where	7.	shelter	11.	chicken	16.	chest
4.	charge	8.	check	12.	cheap	17.	shape
				13.	child	18.	wheel

Digraphs can be reviewed in the same way. The following exercise shows drill in ou-ow (owl), au-aw (saw), oo (moon), and oo (foot). Notice the first word, caught, matches picture 2, saw. The spelling is different is different in the two words, but the sound is the same.

1.	caught	5.	town	9.	sound	14.	taught
2.	book	6.	should	10.	food	15.	ground
3.	soon	7.	bought	11.	group	16.	cough
4.	thought	8.	cook	12.	brown	17.	crowd
				13.	fruit	18.	crew



SEQUENCE ELEVEN

Draw on the board pictures of utility poles. Perspective makes the drawing more interesting and easier to identify. Some students will call the poles "telephone" poles, but the desired word is utility. Write the word on the board and find the word on page 21. Also write the words use, useful, utensil, and utilize. Establish a relationship between these words and the word consume.

Why are power and light companies, telephone companies, and gas companies called public utilities? In the class discussion many side issues may arise. Why is there but one light company in any one area? What is a monopoly? How are electric rates determined? What are kilowatts? Why aren't all wires placed underground? What is fuel adjustment? What is a utility station? Why do telephone companies only rent their phones. These and many other questions will be asked. You can readily see how other subject teachers can be of great assistance; in fact, in many instances the help and cooperation of other teachers would be essential.

Hold up before the class an old calendar without a pictures on it. How much is this 1968 calendar worth? How about yesterday's newspaper? There may be a few chuckles as the class is led to the conclusion that calendars, Christmas cards, and programs for events have value only at a particular time. This is known as Time Utility. Write the word on the board. Ask the class for other examples and list them. If someone suggests that people may keep old programs for souvenirs or that some old items may become antiques, agree but stress the word may. People's reluctance to throw away objects results in having "junk drawers," cluttered attics, and"Fibber McGee closets."

Consumers often take advantage of Time Utility when they buy

items on sale. Swimming suits go on sale after July, fur coats are cheaper after February, and Valentine's Day cards are half priced in March. Of course, the stores selling these items are not losing money: they are reducing the prices because they know and understand about Time Utility.

Write Place Utility on the board. Ask the class how many people have ever watched the program Let's Make a Deal. At the end of each show, the emcee usually offers a person in the studio audience a dollar for every paper clip he may have in his pocket, or a dollar for every thumb tack, or $100 if a woman is carrying a screwdriver in her purse. On television this may be humorous, but in everyday life items have value only in their proper place. Thus, a social studies book is not of much use in the gymnasium, a refrigerator in an igloo is not very practical, and snow tires on the equator are not in great demand. List other examples on the board.

Cream may become butter, and a piece of wood may become a chair, This is known as Form Utility. Ice functions differently from steam. Both have a specific ability to perform a useful purpose. A young person may use the wheels from old roller skates to make a scooter, or he may convert an old power lawn mower into a go-cart. Write the words Form Utility on the board, and once again list examples.

Review the responsibilities of consumers previously covered. Also discuss earlier problems that consumers face such as standard of living. Students have so far pretended that they have jobs and are earning an income. They have also made attempts to find a place to live. Now they are ready to buy furniture, provide for transportation, and supply their households with food and other needs and wants.

Before they actually make the purchase, they should be aware that people have different tastes as well as different wants.

SEQUENCE TWELVE

Write on the board the word competition, and establish a definition. Discuss how advertising increases competition. Both old and new manufacturers are constantly placing on the market new products and new variations of old products. Competition is something that most Americans face throughout their lives-although many psychologists think this may be harmful. From an early age the young child competes for attention in the home, at school, and on the playground.

He decides which books appeal to him the most, which hobbies satisfy him, and which school he will attend. Sometimes the variety is so great that the choice becomes extremely difficult. This is known as the law of variety. He not only has to know the difference between appetizer and dessert but also to choose the varieties of each. He may have a sweet or a yen for sour pickles. Remember SCRAMBLE on page 34.

When he goes into a supermarket, he may find over 10,000 items to choose from. In addition to the number of items, there is a number of varieties for each item. Each item comes within a category.

Follow the directions for WHAT"S THE CATEGORY?, page 93. This activity serves as a good preparation for the activity on supermarkets. It also deals with proper nouns used to illustrate brand names and their competition.

The activity TOOTHPICKLE, on page 94, is a great deal of fun for the students. Their imagination gets a chance to work overtime. An interesting question to ask the class is under which category would they place the new items they have created. It lends itself to the idea that no matter how human beings strive to place things into categories, some things do not appear to fit into established patters. Witness the duck-billed platypus. If a person eats ice cream for breakfast, is it a dessert? If a person drives a nail into the wall with a monkey wrench, is it a hammer?

WHAT'S THE CATEGORY?

A. PREPARATION AND MATERIALS:

Make a list of sets of words. Each set contains four words, all of which can be grouped into a single category. A sample list is as follows:

1. hamburger-steak-pork-veal (meats)
2. Ford-Buick-VW-Pontiac (automobiles)
3. ring-bracelet-earring-necklace (jewelry)
4. penny-nickel-dime-quarter (coins)
5. Special K-Wheaties-Total-Rice Crispies (cold cereals)
6. Lysol-Ajax-409-Mr. Clean (household cleaners)
7. boot-shoe-sneakers-slipper (footwear)
8. beans-peas-carrots-turnips (vegetables)
9. chocolate bar-jellybeans-lollipop-licorice (candy)
10. donuts-cookies-pies-cakes (pastries)
11. hammer-saw-pliers-wrench (tools)
12. apple-pear-orange-plum (fruit)
13. Pepsi-Fresca-Dr. Pepper-Sprite (sodas)
14. Crest-Aim-Gleem-Close-up (toothpastes)
15. Right Guard-Secret-Sure-5-Day (deodorants)
16. Jif-Peter Pan- Skippy-Planter's (peanut butters)
17. Dial-Ivory-Irish Spring-Lifebuoy (soaps)
18. shrimp-lobster-clam-crabmeat (shellfish)
19. pen-chalk-pencil-magic marker (writing implements)
20. lantern-candle-flashlight-lamp (sources of artificial light)
21. Listerine-Scope-Cepacol-Lavoris (mouthwashes)
22. green-purple-crimson-yellow (colors)
23. stool-sofa-rocker-bench (furniture for sitting or seats)
24. Budweiser-Schlitz-Pabst-Miller (beers)
25. cup-dipper-mug-glass (drinking utensils or containers for liquids)

B. INTRODUCTION TO THE CLASS:

I shall read a set of four words. The four words will be alike in some way. Raise your hand if you can think of the class or category to which all four words belong.

(Insist on precise answers. If you say, "box-bag-bottle-can," do not accept a vague answer such as, "They are things you put things in." Make the class discover an exact category such as <u>containers</u>.)

C. VARIATION:

List the sets of words on the board, and have students write their responses. This variation would help in developing the writing of complete sentences.

TOOTHPICKLE

A. PREPARATION AND MATERIALS:
Write on the board the following words:

toothpickle
pecantaloup
cookiebasa

B. INTRODUCTION TO THE CLASS:
Look at the words on the board. Each word is a combination of two items found in a supermarket. The first word is a combination of toothpick and pickle. The letters pick form the ending of toothpick and the beginning of pickle. The two words have been joined together, sharing a single pick.

Notice how pecan and cantaloup have been joined together, sharing a single can.

What market names have been joined to form the next word? Yes, Bob, cookie and kielbasa. What letters do they share? Yes, Mary, kie.

In your free time today, see how many grocery store combinations you can create in this same way. Maybe it would be a good idea for you to write down many of the items that can be found in a grocery store. You may use a dictionary to help you spell the words correctly.

C. ADDED SUGGESTIONS:
Designate a special section of the chalkboard, if you wish, where children may write their words as they create them. You may wish to help the class by writing on the board words that can be made into combinations.

Other possible combinations are listed below:

applemon
potatomato
lettucelery
grapear
peacherry
bananapkin
perchicken
cabbagel
caketchup
limelon
spicereal
soapplesauce
radisherbet
macaronion
datea
jellobster

To a young lady going to a formal dance, the problem of wearing the "right" combinations is the most important thing in the world. Choosing the "right" color to paint the house really concerns Father. Mother keeps moving the new sofa around in the living room until she finds the "right"place for it. The world of harmony is an abstract world; perhaps the only way to define or find this world is to say that whatever pleases our senses is harmonious.

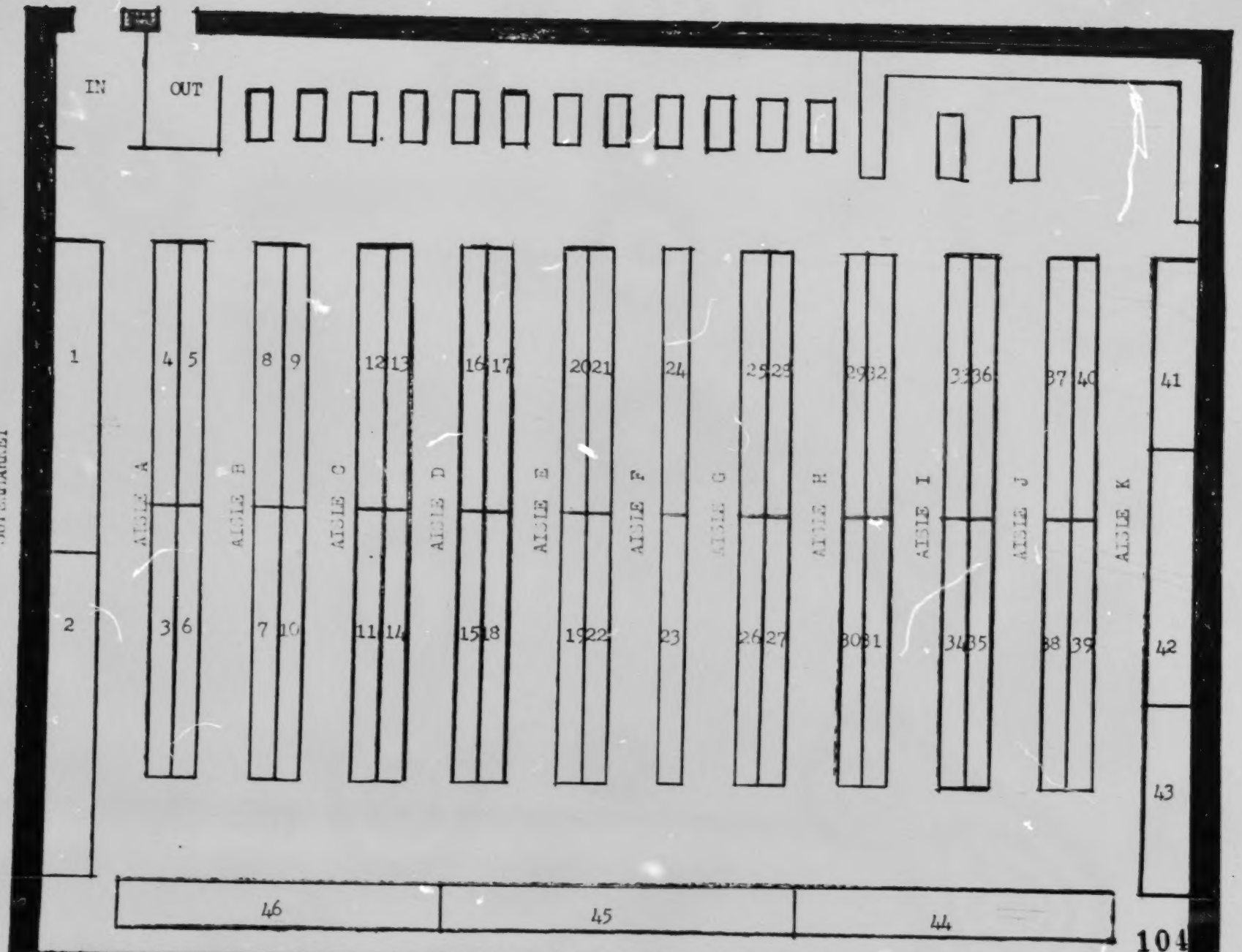
Generally, yellow in the kitchen makes most food less appetizing, blue in the bedroom causes despondence, and red in a library detracts from one's concentration. People may listen to music according to their moods, but often music may create the mood.

Manufacturers are aware of the law of harmony as reflected in the care they give to packaging their products. The music piped into mod dress shops is quite different from that piped into a chic Fifth Avenue millinery. Alice and the Mad Hatter are not compatible.

Nevertheless, the law of harmony is still part of the laws of patterns. Everything in its "proper" color, style, positioning, etc. Sometimes we do not agree.

Shopping in a supermarket, the consumer may have trouble finding the items he wishes. He may believe items should be placed in categories other than where they are. He may disagree with the position of the meats and frozen foods, but the supermarket does indeed set up its products advantageously to influence shoppers to purchase the maximum amount.

On page 96 is a layout of a typical supermarket. Make a transparency to show to the class. Tell the class in advance that an activity about a supermarket will take place. Encourage students in advance to draw a layout of their own the next time they visit a supermarket. The class is now ready for SUPERMARKET, page 97.


IN
OUT
AISLE A
AISLE B
AISLE C
AISLE D
AISLE E
AISLE F
AISLE G
AISLE H
AISLE I
AISLE J
AISLE K
1
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11 14
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20 21
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26 27
25 28
30 31
29 32
34 35
33 36
38 39
37 40
41
42
43
44
45
46

103

104

SUPERMARKET

A. PREPARATION AND MATERIALS:

Prepare a transparency of page 96. Also pass out copies of page 9 to class. Prepare a list of items found in a supermarket. The items are listed below. After each group of items is the category of the item.

1. hamburg, pork, steak, veal (meat)
2. bread, rolls, muffins, doughnuts (bakery)
3. milk, butter, eggs, cheese, cream (dairy)
4. ice cream, sherbet, ice milk, sundae (frozen dessert)
5. cold cuts, prepared salads, cheese cake, smoked salmon (delicatessen)
6. corn flakes, puffed wheat, oatmeal, shredded wheat (cereal)
7. saccharin, salt substitute, low-calorie salad dressing (dietary)
8. turnips, squash, celery, potatoes, onions (fresh vegetables)
9. apples, oranges, bananas, grapes, pears (fresh fruits)
10. measuring cups and spoons, cookie sheets, pans, bowls (baking utensils)
11. diced carrots, creamed corn, vegetable soup, tomato paste (canned veg.)
12. cat collars, dog leashes, flea powder, catnip (pet department)
13. frozen pies, frozen cakes, frozen Danish (frozen pastry)
14. magazines, books, almanacs, guides (reading material)
15. frozen strawberries, frozen blueberries, frozen pineapple (frozen fruit)
16. flour, brown sugar, confectionary sugar, baking soda (baking needs)
17. fish sticks, chicken pie, beef pie, turkey pie (frozen dinners)
18. napkins, paper plates, paper cups, plastic spoons (paper goods)
19. cat food, dog food, fish food, birdseed (pet food)
20. cashews, potato chips, pretzels, pop corn (snacks)
21. sliced peaches, pear halves, sliced pineapples (canned fruits)
22. aspirin, toothpaste, hair spray, mouthwash (health and beauty aids)
23. marmalade, honey, peach jam, apple jelly, peanut butter (jellies and preserves)
24. charcoal, insecticides, lighter fluid, grills (outdoor needs)
25. pepper, salt, garlic powder, herbs (condiments)
26. ginger ale, cola, root beer, sarsaparilla (carbonated drinks)
27. detergents, bleach, ammonia, soaps (cleaning aids)
28. pads, pens, rulers, envelopes, pencils (stationery)
29. check cashing, information, bottle deposit return (courtesy booth)
30. orange juice, tomato juice, grape juice prune juice (fruit juices)
31. pablum, strained fruits, strained vegetables (baby foods)
32. tuna fish, sardines, crabmeat, salmon (canned fish)
33. canned hash, pork and beans, chop suey, macaroni dinner (prepared foods)
34. diapers, powder, safety pins, toys (baby needs)
35. sponges, brooms, dust pans, pots (household needs)
36. jelly beans, gum, mints, chocolate, gum drops (candy)
37. Macaroni, spaghetti, linguini, noodles (pasta)
38. mustard, ketchup, olives, piccalilli, dills (pickles and relishes)
39. cake mixes, pie mixes, cup cake dough, frosting mixes (baking mixes)
40. batteries, bulbs, repair kits, tools (general needs)
41. plunger, snake, drain cleaners, washers, fixtures (plumbing needs)
42. cigars, cigarettes, pipe tobacco, pipe cleaners (smoking needs)
43. mayonnaise, salad dressings, vegetable oil, vinegar (dressings)
44. caviar, snails, candied grasshoppers (delicacies)
45. puddings, custards, gelatins (desserts)
46. coffee, tea, cocoa (drinks)

B. INTRODUCTION TO THE CLASS:

Let's pretend we are setting up a supermarket and have to stock our shelves. I shall call out several items at a time. First, let's decide what category

these items fit into, and then where these categories should be set. Try to arrange some pattern that makes shopping easier for a customer. Perhaps you can provide a traffic pattern. Isn't it strange that most people when they shop, put meats, dairy products, and frozen foods into their shopping carts before they are half finished? No wonder so much food spoils!

- - - - - - - - - - - - -

Some of the items listed on page 97 may be completely foreign to many students. Candied grasshoppers and snails are not on everyone's daily menu. In fact, there may be a few sneers or other expressions of disdain. That's fine; it goes right back to the question of what choices to make. Some students have never tasted lobster or clams. They feel the same way about these foods as they do about grasshoppers and snails. Others who have never eaten snails will say, "Hey, wait a minute; lobsters are delicious."

Write the word staple on the board. Most students will think that a staple is a little piece of wire used to keep papers together. Explain that in our language we sometimes use the same word to mean more than one thing. Which meaning we want is determined by the other words in sentence. This is called context.

In almost every household may be found milk, bread, potatoes or rice, and butter or margarine. Because these items are generally a part of everyone's diet, they are called staples. Perhaps the class will name other staples such as salt, sugar, or coffee. In some cases the class may disagree, but the idea of priority should be established.

If a person shopping has a limited amount of money to spend, she chooses first what she considers to be necessary. If there is money left over, she may choose items that are considered a "treat." This is the law of economic choice. Food comes before a car, a shirt comes before a tie, and a new roof comes before vacation to Paris. In simple terms, food, shelter, and clothing come before comfort and luxuries. When a person breaks this law, he jeopardizes his family's economic security and will eventually lower his standard of living.

The laws of variety, harmony, and economic choice are integral parts of the proper use of goods and services. If a person earning $100 a week spends $25 of it for food, he is spending 25% of his income for food. If he gets a raise and earns twice as much, $200, will he be likely to eat twice as much? Not likely; he may buy more steak and better cuts of meat, but he will not eat twice as much. Instead of spending $25 a week for food, he may spend$35. His income went up 100%, but his food bill went up only 40% This means that instead of 25% going for food, now he spends but 17½ of his total income for food. In other words, as income goes up, percentage of income for food goes down. This is part of Engels' Law.

To illustrate the law, use picture graphs or other visual effects. Again, ask the mathematics and art departments to assist you. Although these concepts may be hard to grasp, they are extremely important and worth the time and effort involved.

When our nation is hit by inflation, the low-and middle-income groups are hurt more than the high-wage earner. A bigger percentage of his pay goes for food. That's why the American housewife is so concerned with the cost of food.

A person paying $100 a month for rent and making $100 a week would again be spending approximately 25% of his income. Actually, he is closer to 23%. Ask students if they would rather pay $25 a week for rent or $100 a month. Many students will say there is no difference, but they are wrong. Show them on the board how $25 a week for 52 weeks is $1300. At $100 a month for 12 months, he pays $1200. Paying by the week results in paying for an extra month's rent! Do people pay by the week? Yes, those people who have trouble keeping to their budgets or who do not follow the law of economic choice quite often pay this way. What is sadder is that most of them don't even realize they are paying more. They don't know what a difference 2% can make; they don't even know what 2% means. You must show them.

What happens to the person making $100 a week and paying $100 a month rent if he receives a raise and makes $200 a week? If he stays in the same apartment, his percentage for rent becomes approximately only 12½%. With that extra amount, he can afford more comfort and luxury. Of course, he probably will move to a bigger and better apartment. His rent will go up, but it is unlikely that he will pay a larger percentage for rent.

The general explanation for Engels' Law is that as income goes up, percentage of income for food goes down, percentage for clothing remains about the same, and percentage for comfort and luxuries goes up.

Why is understanding this law so important? Everytime the cost of living goes up and the wage earner's pay does not increase with it the percentage of income for food goes up! This means that the consumer has less for comfort and luxury. If he does not care for comfort and luxury, he is not much concerned until having enough income for food becomes a problem. Then he wants higher pay.

If too many people get higher pay, the cost of living goes up even more as prices skyrocket. This is inflation. If many people do not get raises and may even lose jobs or make fewer profits, we have a recession. When inflation and recession both happen at the same time, as is true at the time of this writing, life becomes rather difficult.

Perhaps the situation can be eased for the wise consumer as he learns to use goods and services to his best advantage. His education must be a continuous process, and he must put into practice all that he knows.

Test six for the eleventh and twelfth sequences is on page 101. The answers for this test are listed below.

1. D; 2. E; 3. A; 4. D; 5. C; 6. A; 7. E; 8. B; 9. D; 10. C; 11. Time; 12. Place; 13. Form; 14. Place; 15. Form; 16. Time; 17. Place; 18. Form; 19. Place; 20. Form.

TEST SIX

DIRECTIONS: Each category has a letter before it. Put the correct letter before each item belonging to that category.

1. _____knife
2. _____ dollar
3. _____apple
4. _____frying pan
5. _____ potato chip
6. _____ orange
7. _____quarter
8. _____turnip
9. _____fork
10. _____candy bar

A. FRUIT
B. VEGETABLE
C. SNACK
D. UTENSIL
E. MONEY

DIRECTIONS: Here are some items that deal with the idea of utility. Tell which idea of utility is shown by the phrase. Remember that the three ideas are time utility, and form utility.

11. _____Using last year's calendar to plan a party.
12. _____Wearing a fur coat on Miami Beach.
13. _____ Using a straw as a pea shooter.
14. _____ Driving a trail-bike through the middle of New York City.
15. _____ Making party hats from old newspapers.
16. _____ Reading last week's newspaper to see what is on sale.
17. _____Installing a kitchen sink in the living room.
18. _____Using a baby carriage to carry groceries.
19. _____Wearing a fancy formal dress to a class picnic.
20. _____Decorating a Christmas tree with popcorn.

SEQUENCE THIRTEEN

Write the following on the board:

FOR SALE

4 pc. bdrm. set, kit. set w. 4 chrs., refrig., 2 yrs. old, all top cond.

FOR RENT

5 rm., all elec. furn. apt., w.w. carpet, air cond., full bsmt., back yd, all util. pd., $350 mo.

Ask students to read and interpret what each advertisement means. The first is, "Four-piece bedroom set, kitchen set with four chairs, refrigerator, two years old, all top condition." The second is, "Five rooms, all electric, furnished apartment, wall-to-wall carpeting, air-conditioned, full basement, back yard, all utilities paid, $350 a month." Where would such notices be found? In the classified section of the newspaper.

Using an opaque projector, show the class a page or two from the newspaper of the classified section. Show them how to use the index to find what they are looking for quickly.

Why do newspapers have such a section? The classified section enables people to advertise at a very low cost. An interesting experiment is to have the class write up an ad for the "Personal Column." If the class is interested, ask how many would be willing to chip in and actually run the personal in the paper. The class would be responsible for finding out the rates and for actually placing the ad.

Because people wish to spend as little as possible for advertising and because newspapers wish to print as many ads as possible in the least amount of space, classified ads are printed with small type and with many abbreviations. When the consumer shops, he sees abbreviations where ever he goes. Have the class do the activity on page 104, ABBREVIATIONS. Answers for this activity are on page 103.

Answers for ABBREVIATIONS; 1. lb., 2. qlty., 3. mo., 4. v. or vol., 5. bldg., 6. qty., 7. cm., 8. approx., 9. no. or #, 10. tbsp., 11. dept., 12. gal., 13. bsk., 14. bot., 15. yd., 16. hr., 17.dz18. bu., 19. ft. or ', 20. c., 21. t., 22. pd., 23. mi. or m., 24. in. or ", 25. min., 26. qt., 27. wk., 28. acct., 29. mkt., 30. gr., 31. sq., 32. dol. or $, 33. apt., 34. sec., 35. km., 36. pct. or %, 37. tsp., 38. deg. or °, 39. oz., 40. mtg., 41. yr., 42. ct. or ¢, 43. rcpt., 44. pk., 45. pt.

- -

Because abbreviations play such an important part in our everyday lives, additional time must be spent in this area.

For reinforcement, try the following activities.

DO YOUR OWN THING is on page 105.

WHERE SHALL I LIVE?and ABBREVIATIONS FOR CLASSIFIED ADVERTISEMENTS are on pages 106-108.

SCRAMBLED AND CRACKED is on page 109.

The answers for this activity are as follows:

1. gallon, gal.; 2. cup, c.; 3. pound, lb.; 4. paid, pd.; 5. apartment, apt.; 6. bushel, bu.; 7. week, wk.; 8. second, sec.; 9. receipt, rcpt.; 10. minute, min.; 11. mile, mi. or m.; 12. pint, pt.; 13. number, no.; 14. inch, in.; 15. teaspoon, tsp.; 16. ton, t.; 17. building, bldg.; 18. peck, pk.; 19. square, sq.; 20. dozen, dz.

Students have pretended that they have sought and found gainful employment. They have pretended that they have found a place to live. They have been in the process of purchasing items for their "new household." They have listened to commercials on the radio, watched commercials on television, and read newspapers and magazines. Like all consumers, they, too, are faced with the same problems of what, what kind, how much, and when to buy.

ABBREVIATIONS

A. PREPARATION AND MATERIALS:
First read with class pages 116-120 of Pride and Language, Book One. Children will need pencils. Pass out copies of the following;

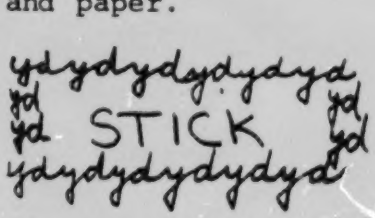
1. pound_____	16. hour __	31. square ___
2. quality _____	17. dozen ____	32. dollar _____
3. month _____	18. bushel ____	33. apartment ____
4. volume _____	19. foot ____	34. second ____
5. building _____	20. cup ____	35. kilometer _____
6. quantity _____	21. ton____	36. per cent _____
7. centimeter _____	22. paid ____	37. teaspoon _____
8. approximate _____	23. mile ____	38. degree _____
9. number _____	24. inch ____	39. ounce _____
10. tablespoon _____	25. minute ____	40. mortgage _____
11. department _____	26. quart ____	41. year _____
12. gallon _____	27. week ____	42. cent _____
13. basket _____	28. account ____	43. receipt _____
14. bottle _____	29. market ____	44. peck _____
15. yard _____	30. gram _____	45. pint _____

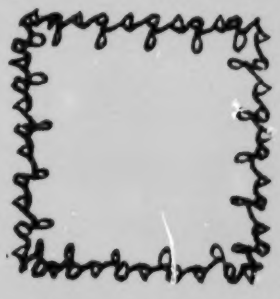
B. INTRODUCTION TO THE CLASS:
By each number write the correct abbreviation for the given word.

C. VARIATIONS:
1. Write the abbreviated word forms on the board, and ask children to write the complete word for each abbreviation.
2. Ask children to arrange the words and abbreviations in alphabetical order.
3. Ask children to arrange the words and abbreviations according to categories.

DO YOUR OWN THING

A. PREPARATION AND MATERIALS:
Draw on the board the following two examples. Students need pencil and paper.





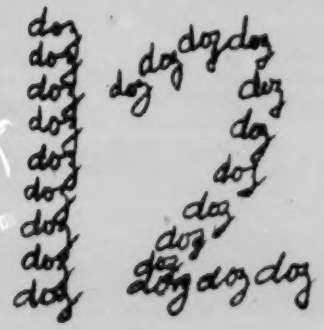
B. INTRODUCTION TO CLASS:
On the board I have two drawings. Can you figure out what I have drawn? Yes, a yardstick and a square. What did I do differently? Yes, I used abbreviations to make my drawings. I used sq. to draw a square and I used yd. to draw a yardstick.

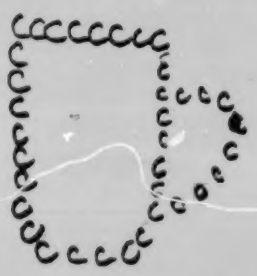
Now let's see if you can use your imagination and draw pictures for the words I shall put on the board. First, though, you must know the correct abbreviation. (Write the words listed below.)

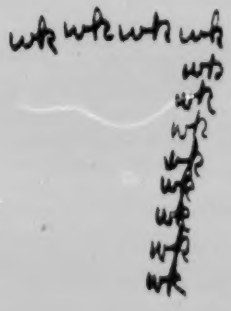
In a while, we'll have some of you come to the board and draw what you have on your paper.

1.	week	wk.	11.	dozen	doz.
2.	foot	ft.	12.	square	sq.
3.	pound	lb.	13.	pint	pt.
4.	teaspoon	tsp.	14.	cup	c.
5.	quart	qt.	15.	ton	t.
6.	basket	bsk.	16.	tablespoon	tbsp.
7.	gallon	gal.	17.	month	mo.
8.	dollar	dol.	18.	degree	deg
9.	building	bldg.	19.	bushel	bu.
10.	per cent	pct.	20.	apartment	apt.

POSSIBLE DRAWINGS







WHERE SHALL I LIVE?

A. PREPARATION AND MATERIALS:
Pass out copies of ABBREVIATIONS FOR CLASSIFIED ADVERTISEMENTS, page . Discuss any questions. Pass out copies of WHERE SHALL I LIVE? Students need pencils.

B. INTRODUCTION TO THE CLASS:
Read to yourself the example on your sheet (allow time). Bob, can you spell out the abbreviation used in this ad? (List them on board). Mary, can you give me the equivalent of the abbreviation? By equivalent, I mean what the abbreviation stands for. Use your sheet with the abbreviation for calssified ads.

Now let's see how many others you can figure out. Write down on your sheet the equivalent for each abbreviation. (After the class has had enough time, have students read each ad orally.

C. VARIATIONS:
This activity may be split up over a period of days to avoid loss of attention. The activity may also be split up by rows.)

EXAMPLE: A newly decor. htd. 3 rm. stv., refrig. $100/m

A good downtown location, 3 rms. very clean, ht. HW. sec. depos. & refs.

Townhouse mod. apt. htd. 4 rm. unfurn. nr. new courthouse.

Colonial Gardens furn. or unfurn. 1 & 2 bedr. apts. heat, HW. garb. disposal, stv. & refrig. Nr. Schools, shopping center.

5 rms. 1st. fl. 5 rms. 4th. fl. Steam ht. HW. stv., refrig. on busline.

4 rms, 2 bdrms. modernized tile bathroom, new ktch. appl. $132/m. rent. w-option to buy.

Feeding Hills 2 bdrm. 2 baths, all appls. air cond. lge. yd. full cellar.

East Spfld, 4 rm. apt. 2nd. fl. refrig. & stv. no utils. $140/m

Stafford St. 4 rms., 2nd fl. stv., refrig. $82. dep. req.

Park Edge apts. 2 br. apts. & efficiencies. Colored appls. pkg., pool, & sec. depos. req. immed. occup.

Applications being taken for beaut. 3½ and 4½ rm. apts. HT., H.W. Stv., refrig., Master TV antenna incl. Ideal loc. for commuting to Holyoke, Hartford, Westfield, Chicopee. $185 to $210/m. gar. incl.

Conn. at Mass. State line of Rte 5, apt. in 2 fam. brick b dg. furn. & unfurn.

A modern 3 rm., nr. Spfld, Shop Plaza, All util incl. air con. stv., ref., no pets, choice tenants. $175/m

Feeding Hills 2 br. 2 baths, all appls. air cond. lge. yd. full cellar.

Agawam, 3 rm apt., A-C utils, incl. $175/m

Longmeadow Office 460 sq. ft. $275 mo. rent. Incl. air cond. & all utils.

Forest Park avail. Aug. 1, 4 rm, 3rd flr. stv., refrig. All utils. No pets.

ABBREVIATIONS FOR CLASSIFIED ADVERTISEMENTS

aft. (after)

air cond. (air condition)

appl. (appliance)

approx. (approximate)

apt. (apartment)

avail. (available)

beaut. (beautiful)

bdrm. (bedroom)

bet. (between)

bldg. (building)

bsmt. (basement)

carp. (carpet)

decor. (decorated)

det. (detached-not connected on any side to the house next door)

elec. (electric)

elev. (elevator)

excl. cond. (excellent condition)

fam. (family)

fl. (floor)

frpls. (fireplace)

furn. (furnish)

gar. (garage)

gd. cond. (good condition)

hse. (house)

ht. (heat)

incl. (included)

immed. occup. (immediate occupation)

inq. (inquire-to ask or call)

ktch or kt. (kitchen)

laund. (laundry)

lge. (large)

loc. (location)

ls. (lease)

lvg. (living)

lvrm. (livingroom)

m. (month or per month, as is $100/m.)

mod. apt. (modern apartment)

mtg. (mortgage)

nr. (near)

reas. (reasonable)

refrig. (refrigerator)

refs. (reference)

remod. (remodeled)

rms. (rooms)

sec. depos. (security deposit)

stv. (stove)

sup. (superintendent)

util. (utility)

w. (week or weekly, as in $100/w)

w-w carp. (wall to wall carpet)

SCRAMBLED AND CRACKED

A. PREPARATION AND MATERIALS:
Make copies of the examples listed below. Students need pencils.

B. INTRODUCTION TO CLASS:
Class, the words in the left column are scrambled. In the second column, put the unscrambled word. In the third column, put the correct abbreviation for the word. You may use your sheet for ABBREVIATIONS.

		Word	Abbreviation
1.	noallg		
2.	pcu		
3.	pdnou		
4.	pdia		
5.	tapartenm		
6.	lbushe		
7.	kewe		
8.	desonc		
9.	treecip		
10.	utemni		
11.	emil		
12.	tpni		
13.	rnumbe		
14.	chni		
15.	spteaono		
16.	nto		
17.	gnidliub		
18.	kpec		
19.	egrasu		
20.	edozn		

Write the abbreviations qlty. and qty. on the board. Some students not looking carefully will think you have written the same thing twice. Ask the class if they remember what each abbreviation stands for. Probably there will be confusion. Write the words quality and quantity on the board. The class is now ready to do the activity on pages 110 and 111.

Here again would be a good place to have the help of the mathematics teachers. Supermarkets often put unit pricing for each item, but so often cans have been moved slightly and there is confusion. Science teachers can be helpful in ascertaining quality of products. When people buy food, they are primarily interested in its ingredients, its taste, and its nutritive value. When they buy furniture, they are interested in style, type of wood, and durability. On and on this goes; in every case quality and quantity can often, like their abbreviations, become very confusing.

The first line of defense a consumer has is his ability to read--not merely to mouth the written word--be able to read, digest, understand, and apply. With the exception of fresh fruits and vegetables, most products in supermarkets have labels. Clothing has labels. Appliances have labels.

A. PREPARATION AND MATERIALS:
Have copies of the worksheet for QUALITY AND QUANTITY, but do not pass them out yet. On the board, copy the example shown below. Underneath, write the words quantity and quality.

SIRLOIN STEAK (Sale Price)	SIRLOIN STEAK (Regular Price)
USDA PRIME	USDA CHOICE
$1.98 per pound	$1.89 per pound

QUANTITY =
QUALITY =

B. INTRODUCTION TO THE CLASS:
Class, you are all familiar with the word quantity. It means "how much, how many, or how great something is." We say, "Give me a dozen eggs." That means we want the quantity of twelve objects. We say, "I want a quart of milk." That means how much a container holds. We say, "I want a large ice cream cone." That means how great the amount of ice cream is. These are all examples of quantity.

But what is meant by the word quality? We know that nothing a human being deals with is perfect or excellent, but we try to get as close to perfect or excellent as we can. Maybe that's what quality is: the degree or grade of how close we get to being perfect.

Look at the board. Try to decide which of the two types of steak you would buy. (Most students will probably choose the USDA Choice because it is cheaper.)

Do you think there is any difference between USDA Prime and USDA Choice? (Read to the students page 14 of Pride in Language, Book Two.) Read the way meats are graded by the United States Department of Agriculture, USDA, in order to help consumers know the quality of what they are purchasing.

You can see that USDA Prime is a higher quality than USDA Choice. That could be very important in making your decision. When you buy anything, you must consider both quality and quantity. It's not easy. In fact, learning to buy things wisely is a lifelong education. You might just as well start now.

For the time being, let us concentrate on being able to tell the difference between quality and quantity. Which is which?

Here is a worksheet with items you can buy in stores. There are underlined phrases for each item. (Pass out worksheets.)

You decide whether the underlined phrase shows quality or quantity. Then, with your pencil, put a check mark in the correct column.

C. SOLUTION:
QUANTITY: 1, 3, 4, 6, 8, 14, 16, 18, 19
QUALITY: 2, 5, 7, 9, 10, 11, 12, 13, 15, 17, 20

D. ADDED SUGGESTIONS:
The possibilities here are unlimited. Perhaps the class may visit a market and make lists of items of different qualities. You may compare the price of Bayer and St. Joseph aspirins, name brands and store brands, and old and new items on the shelves.

WORKSHEET
QUALITY AND QUANTITY

ITEMS FOR SALE	QUALITY	QUANTITY
1. 5 lb. of potatoes		
2. 1 dz. Grade AA eggs		
3. 12 fl. oz. of Coca Cola		
4. ½ lb. of Planter's Peanuts		
5. 5 lb. of USDA Prime beef		
6. 32 oz. of Hood's orange juice		
7. 1 qt. USDA Grade A homogenized milk		
8. 3 cans of 32 oz. Welch's tomato juice		
9. 42 oz. of USDA Fancy canned peaches		
10. 50 lb. of USDA Commerical hamburger		
11. 1 pk. of Idaho Grade A potatoes		
12. 1 pt. USDA sweet cream		
13. 100 St. Joseph aspirins USP		
14. 8 lb. of USDA Choice roast beef		
15. 100 Dristan tablets, FTC Approved		
16. 1 doz. Extra Large brown eggs for 90¢		
17. 3 cans of USDA Fancy pears for $1.00		
18. 3 bu. of McIntosh apples for $4.50		
19. 1 gal. of Hood's ice cream for 99¢		
20. 3 lb. of USDA Standard chuck steak		

WHICH OF THE UNDERLINED PHRASES SHOW US THE QUALITY?

WHICH OF THE UNDERLINED PHRASES SHOW US THE QUANTITY?

Put a check mark in the correct column for each item.

SEQUENCE FOURTEEN

Just as people judge others by the way they speak, they also tend to judge products by what is said about the products and services they use. Manufacturers and Madison Avenue are well aware of this--that is why so many millions of dollars are spent on advertising. Deny it if you will, but the old expression "Advertising pays" is true.

Manufacturers are also aware that people judge products by the labels and the way products are packaged--in other words, people judge products by the way they are dressed. Skilled commercial artists who know how to blend colors and pictures design attractive packages to catch the prospective consumer's eye. But to the wise consumer, a label is more than a fancy form of advertising.

Pass out copies of A.E.P.'s Understanding Language #2. Turn to page 6, "Words Are Like Cigar Labels." Read in class and discuss how words can be tricky. Certainly, a label can not describe flavor satisfactorily. Words like sweet, tart, and spicy do not mean the same to everybody.. Chacun à son goût-"Everyone to his taste." The law requires that the manufacturer must inform the consumer about the contents and characteristics of a product.

Protection for the consumer is there--if only the consumer learns how to read the label and is willing to take the time and effort to do so. If he learns what to look for, he would be able to compare products more effectively. The activity MABEL IS ABLE TO READ THE LABEL, on pages 114-116, is designed to impress upon the students exactly what is and what is not printed on labels.

Once again, the assistance and cooperation of other departments is invaluable. Science teachers should be asked to explain the chemicals that are added to our foods. Math teachers should work with percentages and conversion from the metric system. All teachers should be concerned with grading of quality. There are so many areas to cover--if you care.

MABEL IS ABLE TO READ THE LABEL

A. PREPARATION AND MATERIALS:
Have students bring to class labels from canned goods, frozen foods, instant foods, dairy products, meat, fish, etc. Make copies of one for closer study.

B. INTRODUCTION TO CLASS:
Many years ago when your parents were younger than you are now, most food was sold by grocers in small neighborhood stores. Most of the food was unpackaged and sold in bulk. Your grandparents could see and taste many foods before buying anything. Sound good? Well, in a way it was. But life was quite different and unhurried. The number of people was not so great, and there were fewer products to choose from. Food being out in the open and handled so much often spoiled quickly and was unsanitary.

Today the supermarket has replaced the small grocery store. In each supermarket there are nearly 10,000 different products to choose from. It is no longer practical to sell food the same way. Packaging and processing foods make them both sanitary and convenient for modern shoppers. Of course we must pay more for packaging and processing.

By processed foods we mean foods that can be preserved by various ways of cooking, freezing, pickling, dehydrating, or canning so that their storage life is far longer than fresh varieties. Packaged foods are treated with chemicals and remain edible for longer periods of time.

With so many products to choose from and so much advertising, the consumer may become confused. She may become afraid of being fooled, for she knows how expensive food can be. She knows that the buyer should beware.

In 1966, the government passed a bill requiring important information be printed on the label of all food packages. The wise consumer now has the protection she needs--but only as long as she can understand what is on the label.

(Draw on the board, or show a transparency, the example of the label as shown below.)

Recipe:	B R A N D N A M E Trade Mark Picture of Product Variety or Style Net Weight	 Ingredients: Size of Can Cups Packed by Company City, State Zip

(Pass out copies of the example for closer study.)

When Mabel buys food, she very carefully reads the label of each item to make sure she is buying wisely. Mabel cares about her family. She cares about herself. She knows that food is a necessity. She knows that eating good nutritional food will help live a longer and healthier life. Besides, she wants to get her money's worth.

When Mabel sees a word on a label that she doesn't understand, she doesn't buy that product until she finds out exactly what the word means. She doesn't feel ashamed to ask questions. She wants to be a wise consumer.

All canned goods are required to have printed plainly on each label the following information:

1. Name of product. Example: applesauce, beets, carrots.
2. Preparation of product. Example: sliced peaches, chopped pineapple, whole kernel corn, heavy syrup.
3. Quantity. Example: Net weight 16 oz. (1 lb.)
4. Name, address, and zip code of manufacturer, processor, or packer.
5. Dietary properties. Example: salt-free, salt added, artificial sweetener.
6. Statement of additives such as artificial color, flavor, or preservative.
7. Statement of quality only if product falls below FDA standards.
8. Label must be printed in English.
9. List of ingredients in order of predominance. In some cases, the government has set standards of identity, making a complete listing unnecessary. These are found on every label. Let's look at the label you have. Let's check each requirement. (Identify each part with class.)

In addition to the minimum label requirements, most canned goods and packages have more information to better describe the product.

1. Brand name.
2. Picture of product.
3. Size or degree of maturity. Example: young peas.
4. Color.
5. Degree of seasoning.
6. Number of cups provided by container.
7. Recipe giving directions for using the product effectively.

Can you find any of these extras on your label?

Mabel knows that if she reads the label carefully, she will be buying food that meets legal standards. A wise consumer understands exactly what is on the label.

C. ADDITIONAL ACTIVITIES:

Labels give a great deal of descriptive information, but labels do not determine a good definition for quality. People have different tastes. Just because one brand of peaches is packed in heavier syrup does not mean it tastes better. A redder tomato may appeal to one person because of how it looks, but it may not taste any better. People do not agree upon sweet, sour, spicy, hot, or strong. Personal preference is something not found on the label. All people judge, remember.

Discuss with class how labels help the wise consumer choose according to her budget, by the size of the family, by convenience, by what she intends to do with the food; but when it comes to matters like shape, texture, color, and flavor, the wise consumer must know also what is not on the label.

Labels from packages, bottles, and other food forms should also be discussed. Try to elicit from class the idea that products other than food also have labels. These labels essentially give the consumer the same type of information.

Below is listed the information given on labels. The source for this chart comes from Household Finance Corporation's series of money management, Your Shopping Dollar.

INFORMATION ON LABELS

Type of Information	Explanation
1. Name of product	Identifies and describes products.
2. Brand name or trademark	Identifies the manufacturer, processor, wholesaler, or retailer.
3. Name, address, and zip code of manufacturer or distributor	"Made by" or "processed by" identifies manufacturer or processor. "Made for" or "Distributed by "identifies distributor.
4. Geographical source	Identifies country, state, or province in which products originate. Example: Irish linen.
5. Conditions under which goods are produced	Concerns sanitation in plants handling food products. May indicate federal inspection during processing.
6. Production or expiration date	Used for products that may deteriorate-foods, drugs, film, seeds. Tells when products were made or the date after which they may not give satisfaction.
7. Quantity and/or size of products	Gives quantity in weight, measure, or numerical count. Gives size in feet, inches, or yards.
8. Form and/or variety of products	Gives characteristics of different forms and varieties of products. Example: fur labels must tell variety and form (bleached, dyed, used, damaged).
9. Composition of products	States ingredients used in nonstandardized foods--must be listed in order of predominance in the food. Hazardous substances in products must be listed and identified as to their danger.
10. Construction of products	Tells how products are made. Fabric labels may indicate weave, dyeing methods and special finishes.
11. Grade	Identifies quality level of products in terms of recognized or accepted standards.
12. Performance in use	Tells how products perform--for example, the temperature maintained by a refrigerator.
13. Use and directions for use and care of products	Tells intended purpose of products--warnings of unsafe uses must be on label. Indicates how products should be used, stored, or handled in a special manner.
14. Safety warnings	Gives single-word warning such as danger, poison, flammable. Lists dangerous ingredients with precautions for use and storage, and first aid measures.

15.	Approvals, guarantees and warranties	Guarantees and warranties are the retailer's or manufacturer's written statements of responsibility. Seals of approval are placed on label by reputable organizations or testing services.

Pass out copies of A.E.P.'s Understanding Language #3. In class read and do page 4, "A Dog Is Not a Mutt," and page 5, "A Young Person Is Not a Kid." Accuracy in both making and reading a label is of utmost importance. Even though the manufacturer is required to use concise words to explain his product, words have often been misunderstood because of their shades of meaning.

The FTC's concern about misleading advertisement was discussed back on page 34. "None better than ours," and "98% fat-free," are concise, but they may not necessarily convey the total meaning. The exercises on pages 6 and 7 of Understanding Language #3 deals with "A Word's Total Meaning," and "A word Has Two Kinds of Meaning."

A label should be treated somewhat like a guarantee. The consumer reads the label carefully and follows instructions. In turn the manufacturer must live up to regulations set forth by the Federal Trade Commission.

One such regulation requires that most articles of wearing apparel bear permanent care labels and that permanent care labels be supplied with fabrics bought to make clothes. A copy of this care labeling rule appears on pages 118 and 119.

On page 120 a test for the thirteenth and fourteenth sequences. Answers for the test are listed below.

1. quantity; 2. quality; 3. abbreviation; 4. brand; 5. ingredients; 6. E; 7. J; 8. N; 9. G; 10. A; 11. B; 12. C; 13. K; 14. D; 15. O; 16. I; 17. H; 18. F; 19. L; 20. M.

FTC FACT SHEET Volume 1:1

Effective July 3, 1972....Care Labeling Rule February, 1972

This Trade Regulation Rule of the Federal Trade Commission requires that most articles of wearing apparel bear permanent CARE LABELS and that permanent CARE LABELS be supplied with fabrics bought to make clothes.

This first stage Rule has the force of law. It affects apparel and fabrics finished on or after July 3, 1972. Other product categories may be added after the Commission enforces this Rule for 18 months.

ITEMS COVERED	ITEMS NOT COVERED
Domestic and imported	Headwear, handwear, and footwear (except hosiery)
Finished textile* garments and hosiery requiring care and maintenance for ordinary use	Apparel (except hosiery) which requires no care and maintenance (such as disposable products)
Piece goods used by consumers to make apparel	Items FTC specifically exempts upon petition:
*Any commodity spun, woven, or knit or otherwise made in part or in whole from fibers, yarn, or fabric.	Completely washable items intended to retail for $3 or less Items whose utility and/or appearance would be impaired substantially by a permanently affixed label

PERMANENT CARE LABELS MUST:

Disclose fully, clearly, and thoroughly REGULAR care and maintenance required by the mere use of the product. Spot care information is not required

They must:

Inform how to

Wash, iron, dry, bleach, dry clean, and do any other procedures regularly used to maintain or care for a particular article.

Warn

If usual care methods seem to apply, but do not.

Stay attached and legible

For the life of the garment.

They must not:

Use promotional language

"never needs ironing" does not disclose whether ironing is possible, at what temperature.

Omit positive instruction:

"No bleach" does not tell what to do.

"Wash by hand" is insufficient if article can't be drycleaned.

Federal Trade Commission, 6th and Pennsylvania Ave., N.W., Washington, D.C. 20580

Be accessible

Easy to locate on apparel. Visible on packaged items or package itself must show same instructions.

Use words and phrases

Apply to all components

of the product. Any exception must be indicated on the label.

"Dryclean' may be insufficient. Unless "dryclean' is based on a test with a chlorinated solvent, additional words must be used, such as "Dry clean in petroleum solvents."

CONSUMERS' RIGHTS AND RESPONSIBILITIES

When they shop

Use CARE LABELS to predict performance and cost of upkeep in choosing which items to buy.

Insist that salespersons at fabric counters provide CARE LABELS suitable for consumer application to each finished garment.

In washing, ironing, and dry cleaning

Follow CARE LABEL instructions.

Observe solvent warnings when using coin-operated cleaning equipment.

Expect commercial dry cleaners to observe CARE LABELS.

Share with FTC their ideas as to how language of labels and market practices regarding care labeling might be improved.

Complain to store managers if Rule appears to be violated. Obtain name of manufacturer and complain in writing.

Complain to manufacturers if care instructions appear to result in damage to garments.

Let state and local consumer protection agencies and the FTC know of such supposed violations or inaccuracies.

FTC cannot settle private controversies. Consumer complaints help FTC identify wrongdoers against whom action can be taken if the public interest is involved.

INDUSTRY RESPONSIBILITIES AND PENALTIES

The person or organization that directed or controlled the manufacture of the finished article is responsible for care labeling of apparel. In most cases this will be the finished product manufacturer. However, in some situations responsibility may rest with jobbers or retailers.

The manufacturer of piece goods is responsible for supplying retailers with enough labels to satisfy individual consumers. Retailers are responsible for makeing such labels available at point of sale.

The importer is responsible to see that imported items are properly labeled before they are sold in commerce.

Those violating this Rule are subject to litigation which could result in a civil penalty of not more than $5000 for each violation of an order issued to enforce the Rule.

Permission is granted to reprint this, in whole or in part, in a legal and nondeceptive manner.

TEST SEVEN

DIRECTIONS: Fill in the blanks. Choose your answers from the list below. Use each answer only once. Make sure of your spelling.

brand abbreviation ingredients quantity quality

1. The net weight of a product is an example of _____.
2. The grade or condition of a product is an example of _____.
3. A shortened from of a word is called its _____.
4. To get the same product each time, a consumer should ask for the same _____.
5. What's inside a can, bottle, jar, or package is called the _____.

DIRECTIONS: Match the correct word with the correct abbreviation. Use the letter in front of the word and put it next to the correct abbreviation.

_____	6. gal.	A.	mile
_____	7. yd.	b.	quality
_____	8. hr.	C.	tablespoon
_____	9. lb.	D.	quantity
_____	10. mi.	E.	gallon
_____	11. qlty.	F.	pint
_____	12. tbsp.	G.	pound
_____	13. pct.	H.	quart
_____	14. qty.	I.	teaspoon
_____	15. min.	J.	yard
_____	16. tsp.	K.	per cent
_____	17. qt.	L.	ounce
_____	18. pt.	M.	paid
_____	19. oz.	N.	hour
_____	20. pd.	O.	minute

SEQUENCE FIFTEEN

Father buys new tires that are guaranteed to last 40,000 miles. After 20,000 miles, the tires wear out. Father believes the tires will be replaced. Whe he returns to the tire company with his guarantee, he is told that since the tires have gone 20,000 miles, only half the guarantee is left. Father may purchase new tires for only 50%. "Can they do this to me?" Father wants to know. He reads the guarantee and discovers that his guarantee is pro-rata-it varies according to depreciation. If he had read the guarantee before he bought the tires, he might have realized it.

Brother has a leak in his old car's radiator. He buys an anti-freeze that promises to stop leaks. On the coldest day, his anti-freeze leaks out and he has a cracked block. Brother gets a refund on the anti-freeze, but he has to pay a large repair bill for his car.

Do you know how to read a guarantee or a warranty? Does it really say what you think it says? Will the guarantor repair a damaged item? Will he replace broken parts? Will he refund money? Will he charge a service fee?

So many people who are excited about buying a new television set, a new pair of shoes, or even a can of spray paint, simply to not take advantage of the protection afforded them by law. The law says the following:

Massachusetts General Laws Chapter 93A, section2(c), Rules and Regulations, section A 11, section B
In general, any guarantee in advertising shall clearly and conspicuously disclose:

1. The nature and extent of the guarantee. This incluses disclosure of:
   a. What product or part of the product is guaranteed
   b. What characteristics or properties of the designated product or part thereof are covered by, or excluded from, the guarantee
   c. What is the duration of the guarantee.
2. The manner in which the guarantor will perform.
3. The identity of the guarantor

If you wait until after something goes wrong with a product or service, you may find that "a small service charge" may cost as much

as a new product. The important part here is that the consumer must understand the limitations to the guarantee and the warranty. Reading the correct meaning is essential. Be sure when you read guaranteed for life or lifetime guarantee, you know whether it means the product's lifetime or the owner's. Time limits or any other limitations to a guarantee must be understood. You see, it's not enough just to ask who is guaranteeing which parts for how long. You must know definitions of words, their general class, and their specific description.

Explaining and understanding as idea or concept can be very difficult. The activity PRECISE DEFINITIONS, on page 123, requires a great deal of time, but its value in developing a logical approach to communication makes it worthwhile. Most students will be inclined to give examples rather than definitions--after all, they have not had much practice in thinking in school.

The word pattern perhaps is overused in this unit, yet all around us Man constantly strives to put everything into categories or sequences. Why? Man likes things to have order : law and order, military order, ecclesiastical order, biological order, mathematical order, etc. Language itself is a pattern of behavior that allows communication within the established culture. The activity PUT 'ER THERE, on page 124, provides practice in this area.

The flash cards on pages 125-164 can be very helpful in developing logical thinking. Some of the answers are quite sophisticated, such as the example for supply and demand. Students like very much to try to match the proper picture with the proper word or phrase. The cards are easier to work with if they are pasted on cardboard. To get the right picture for each word add the number 20 to the page number; thus, the picure for credit, page 128 is on page 148.

Another good exercise for developing a sense of order is the activity ALPHABET ANSWERS, on page 165.

PRECISE DEFINITIONS

A. PREPARATION AND MATERIALS:

On the board, make a chart as shown. In the KEY WORD column, list ten or more nouns. The possible answers for the CLASS column and for the SPECIFIC DESCRIPTION column are in parentheses.

KEY WORDS	GENERAL CLASS	SPECIFIC DESCRIPTION
1. fork	(eating utensil)	(having two or more tines or prongs, used for picking up food)
2. peach	(fruit)	(sweet, pale yellowish pink juicy, with a stone or pit in the center)
3. hamburger	(sandwich)	(filled with finely ground or chopped beef that is cooked)
4. consumer	(person)	(using goods and services offered by society)
5. banana	(fruit)	(yellow skinned with firm, creamy flesh)
6. dime	(coin)	(worth ten cents or 1/10 of a dollar)
7. pencil	(writing implement)	(wooden cylinder encasing graphite)
8. coat	(clothing)	(fitting the upper part of the body, worn as an outer garment)
9. ruler	(measuring device)	(used as a guide in drawing straight lines, made of wood or plastic to determine distance)
10. cat	(animal)	(flesh-eating mammal kept by man as a pet or for catching mice, related to tiger and lion)

B. INTRODUCTION TO THE CLASS:

We have already played a game called WHAT'S THE CATEGORY. In that game you practiced grouping a variety of words into a general category. We shall use that skill today to create precise definitions.

When you define a noun, first name its class or category. Then describe what makes this particular item special within its class.

For example, to define lemon, you would first say its category, fruit. Then, adding description to pinpoint the exact kind of fruit, you could say it is a citrus fruit, yellow in color, sour in taste, with a thick outer peel and a juicy interior.

Please copy the words and headings as shown on the board. Then, without using dictionaries, let's see how well you can define these words, giving first the class or category, then the specific description.

C. VARIATION:

You may have the students use dictionaries after they have attempted to do this activity without them. This activity may be extremely difficult to get across. You may want to take a few of these for several days in order to meet with success.

PUT 'ER THERE

A. PREPARATION AND MATERIALS:
Children will need pencils and paper. Write on the board the example below:

1. Put the car in the S U V G
2. Put the fruit in the A B C D
3. Put the milk in the G T A D
4. Put the money in the R B M T
5. Put the dirty clothes in the A E L V
6. Put the new bulb in the M N L P
7. Put the peanut butter on the A B C D
8. Put the cover back on the M T R Z
9. Put all the food on the M T R Z
10. Put the broom in the C D E F
11. Put the credit card back in you O P Q R
12. Put the electric blanket on the A B C D
13. Put the foot in the new U S V G
14. Put the groceries away on the S V A K
15. Put the clean clothes in the D E F G

B. INTRODUCTION TO THE CLASS:
Look at the letters in number one. They are S U V G . Where would you put a car, Bob? Yes, a garage. Garage starts with which of the four given letters? Yes, Sue, G. By the number 1 on your paper, please write G.

For each sentence, think of a word to answer the question; then write one of the four given letters that tell how that word begins.

C. SOLUTION: (Accept any other answers that a child can logically justify.)

1. G (garage)
2. B (vowl or D (dish)
3. G (glass)
4. B (bank)
5. L (laundry)
6. L (lamp or light)
7. B (bread)
8. T (toothpaste)
9. T (table)
10. C (closet)
11. P (pocket, pocketbook, or purse)
12. B (bed)
13. S (shoe, sock, stocking, or slipper)
14. S (shelf)
15. D (dresser)

BUDGET

CHOICE

135

136

CONSUMERS

CREDIT

DURABLE GOODS

141

142

EXCHANGE

143

144

GUARANTEE

145

146

HOUSEHOLD

INCOME

INFLATION

151

152

LABEL

153

154

MARKDOWN

MONEY

NEEDS

PERISHABLES

161

162

QUALITY

163

164

RETAIL

SERVICES

SUPPLY & DEMAND

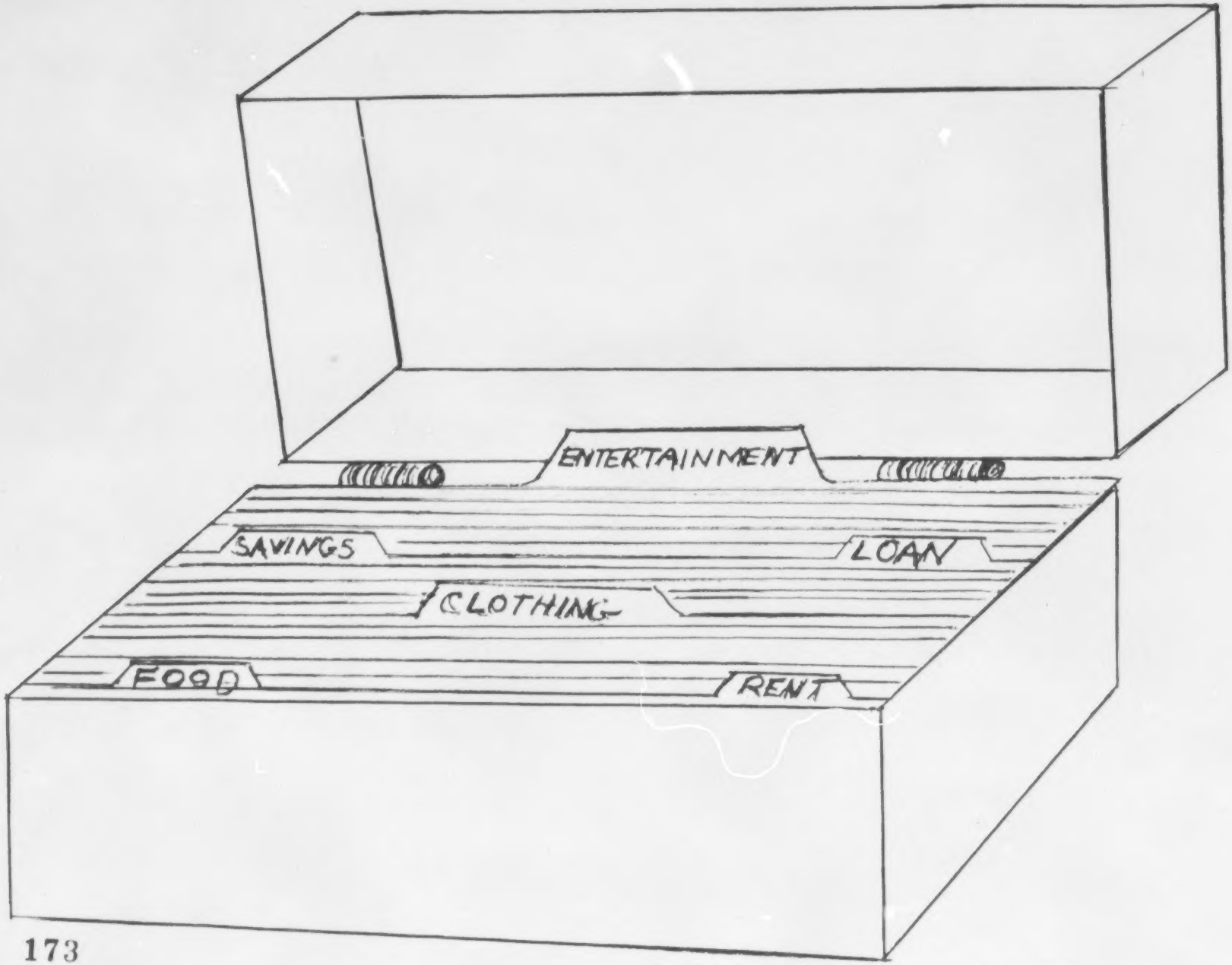
169

170

WANTS

171

172



173

174

WHICH
ONE
SHALL
I
BUY ?

THE CAREER WOMAN

BEST FRIEND

BOYFRIEND

GRANDMA AND GRANDPA

HOUSEWIFE

SISTER

THE BUSINESSWOMAN

YOU

STUDENT

ME

EVERYBODY

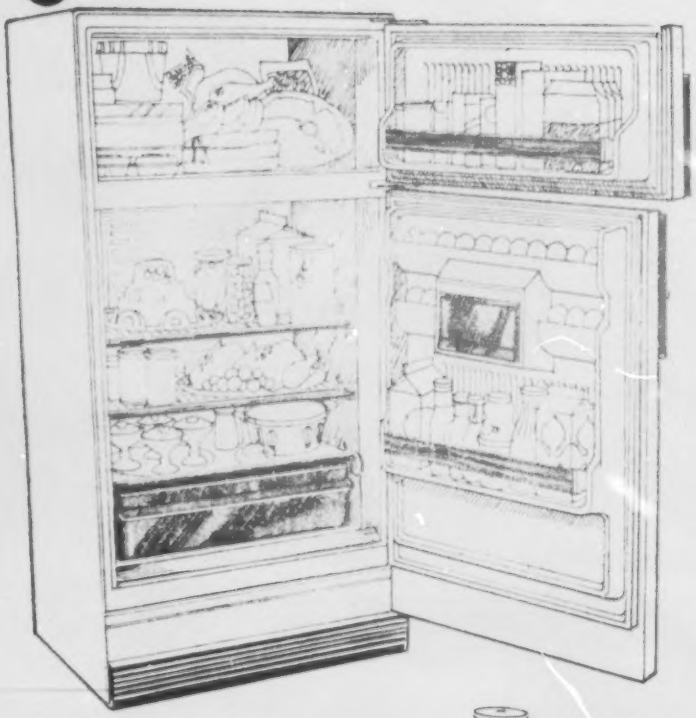
TENTH BANK

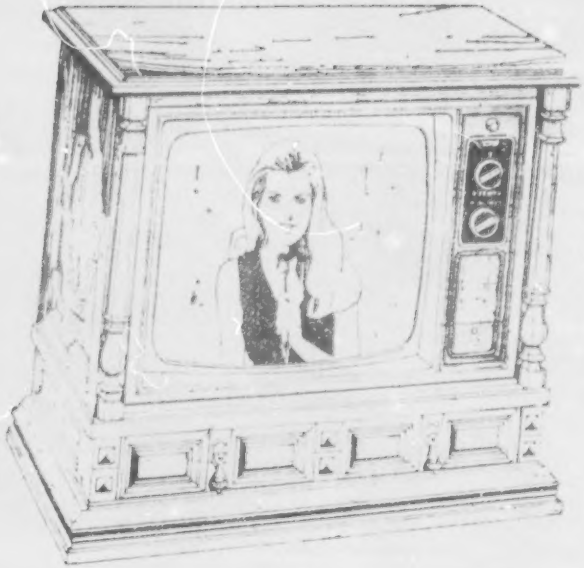
U-CHARGE

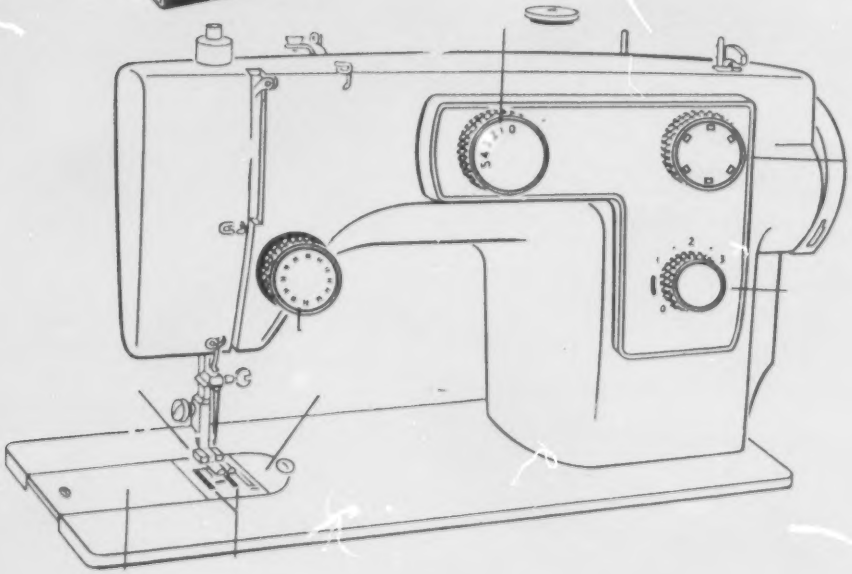
CARD

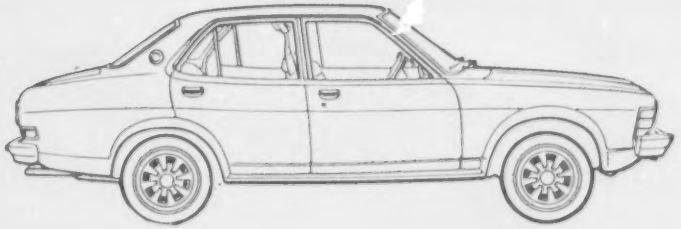
89110 56 312

JOHN E. DOE 3/80





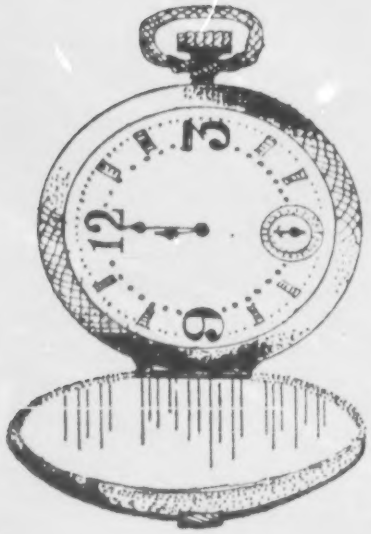




178

179

HEAR YE!
WANTED!
One cow.
Will trade.
What would
you like
in return?



THIS IS TO CERTIFY
THAT OUR "DELUXE"
WATCHES ARE
GUARANTEED FOR
A FULL YEAR.
On-Time Co., Inc.

-TCT-

181

182

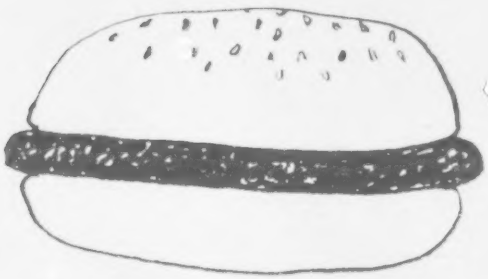
183

184

185

186

Mc Nougald's Superburgers



~~19¢~~ ~~25¢~~

~~30¢~~

40¢

LA HOY

Ready in 5 minutes

U. S. GRADE NO. 1

Ingredients: Water, bean sprouts, celery, bamboo shoots, salt, cornstarch, onions.

188

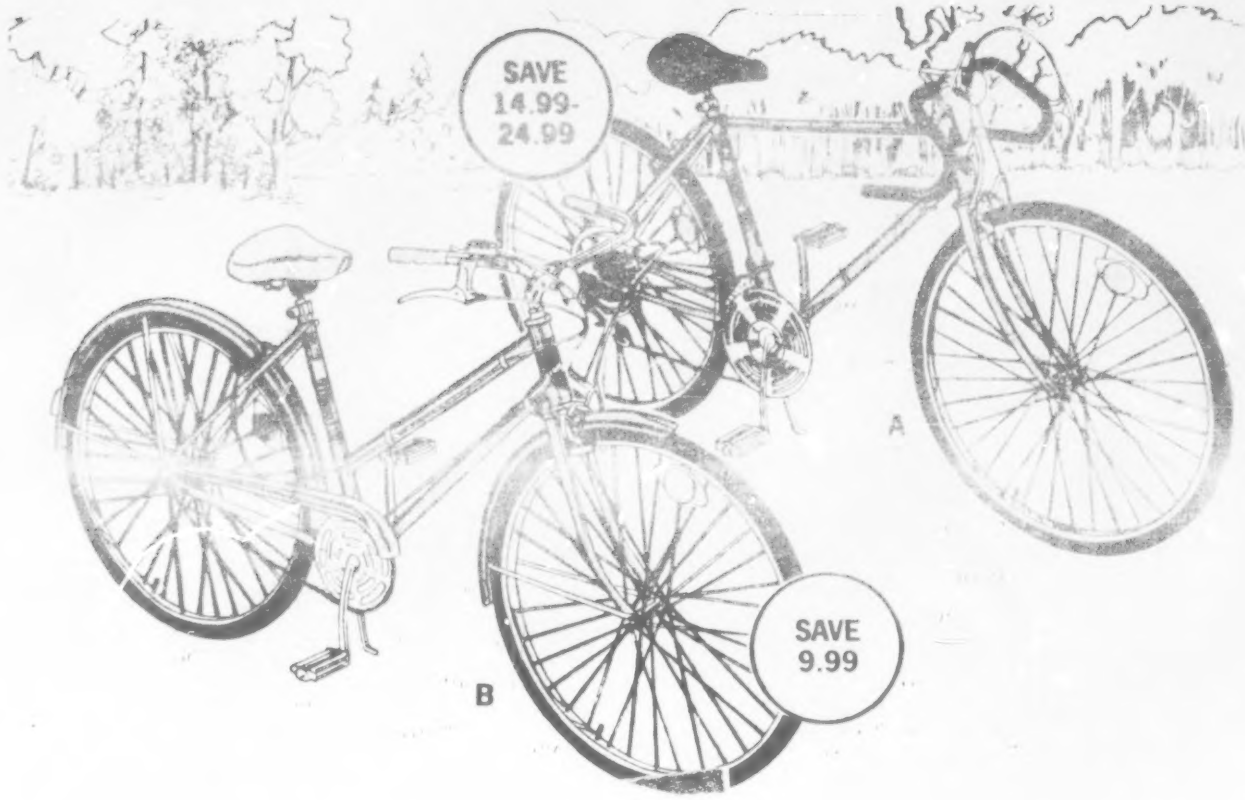
meatless chow mein

(without noodles)

189

NET WT. 50 OZ. (3 LB. 2OZ.)

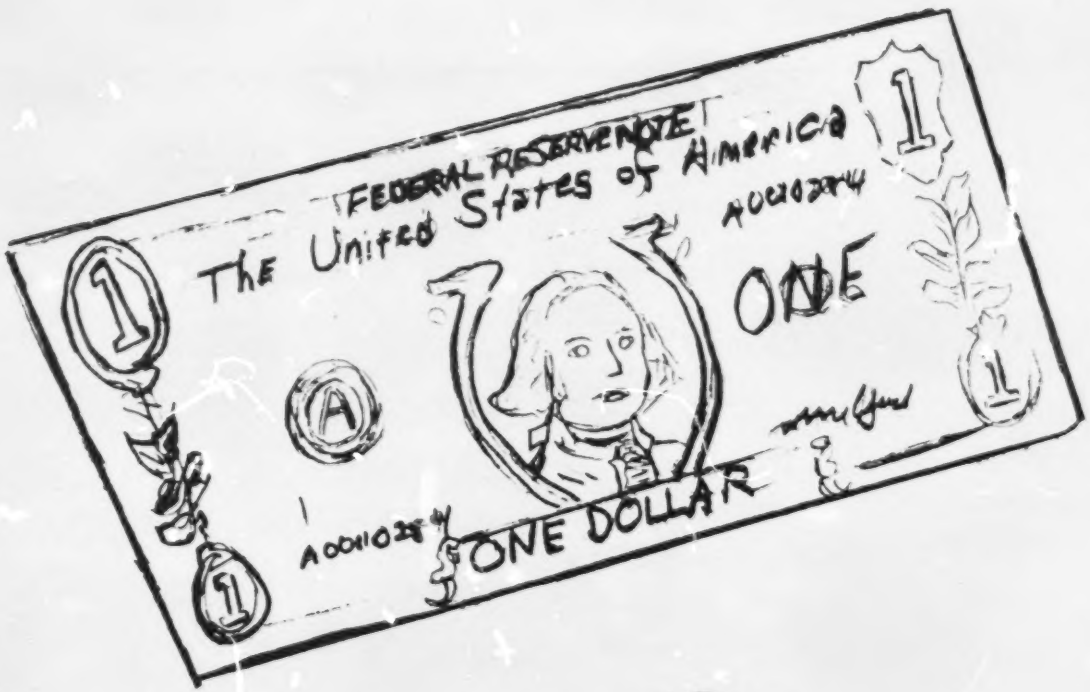
Packed by
LA HOY FOOD CO.



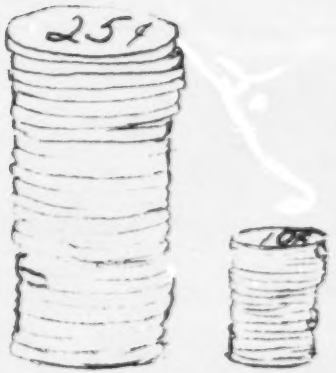
190

SALE

191



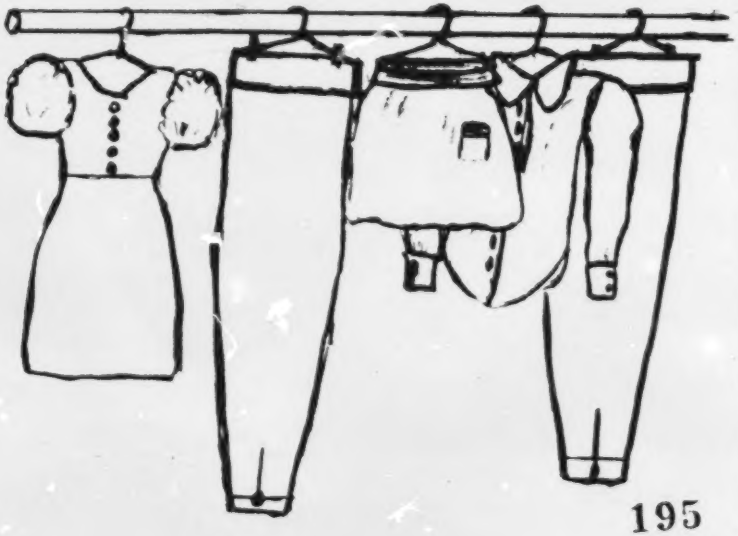
132



50 PENNIES

193

194



195

-158-
196
197

USP
Aspirin

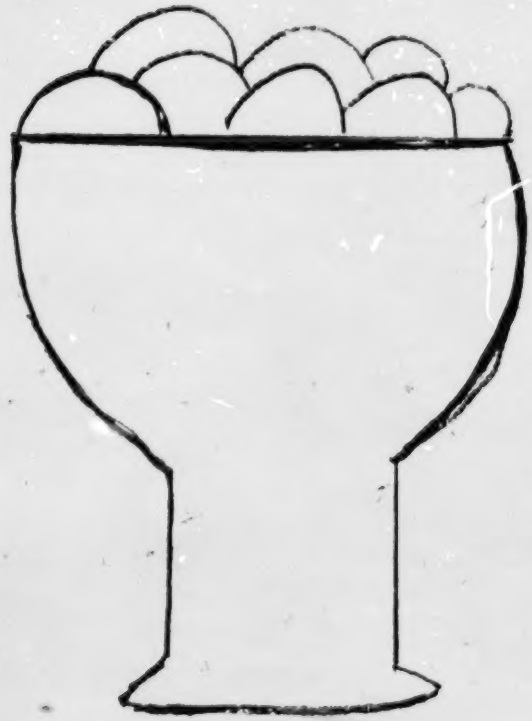
199

200

201

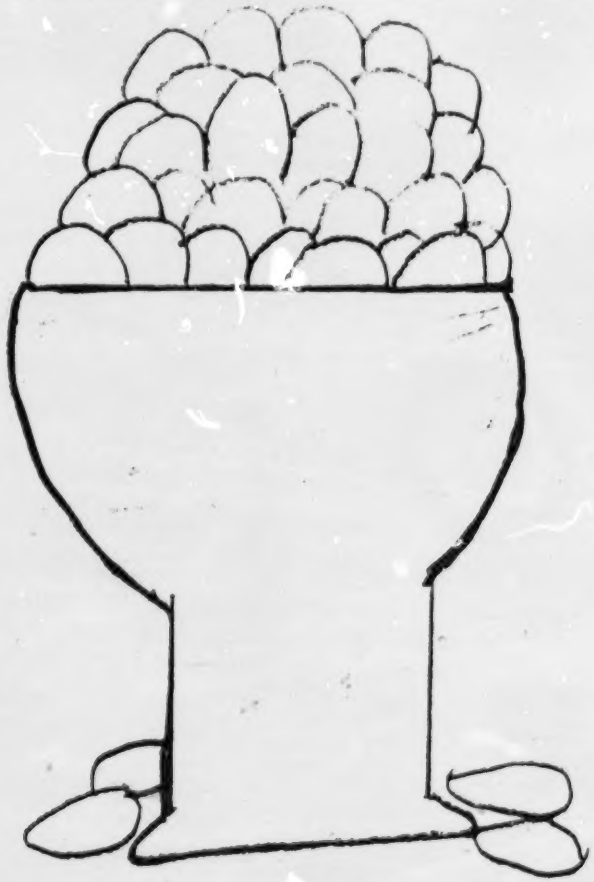
202

OUT OF SEASON
80¢ a doz.



203

IN SEASON
50¢ a doz.



204

McDonald's

movie

CAMERA

CASSETTE

205

PIZZA

ICE CREAM

TV

Boat

206

Kentucky Fried Chicken

BLENDER

RECORDS

ALPHABET ANSWERS

A. PREPARATION AND MATERIALS:
Prepare a list of pairs of words, as shown below. The sample list grows increasingly difficult as it progresses. Example is as follows:

1. wholesale - advertisement
2. time - payment
3. opinion - fact
4. culture - utility
5. level - subsistence
6. credit - cost
7. durable - discount
8. consumer - contract
9. net - necessities
10. warranty - wasteful
11. management - markdown
12. expenses - economics
13. guarantee - goods
14. consumption - conspicuous
15. label - labor
16. income - inflation
17. service - saving
18. installment - insurance
19. repair - repossess
20. profit - propaganda

B. INTRODUCTION TO THE CLASS:
I shall call out two words. The first person in the first row will repeat the words, but in proper alphabetical order.

For example, if I said, "trade - finance," what would you answer, Bill? Yes, finance - trade, because finance would come before trade in the dictionary. How about luxury - poverty, Mary? Yes, luxury - poverty, because luxury comes first in the dictionary.

You may take turns answering in the order in which you are seated.

C. ADDED SUGGESTIONS:
You may want to have the words written on the board. In this way you will encourage the correct spelling of the many terms used in this unit.

Students may make up similar lists of vegetables, services durable goods, or [illegible] other subject matter suitable for this unit.

SEQUENCE SIXTEEN

Experience can be a wonderful teacher, but sometimes it can be very painful. Each student should realize that the more one deals with his fellow humans, the more experience he acquires. Hopefully, the more experience he has, the wiser consumer he becomes.

But what should be done to protect those people who for any reason fail to protect themselves? Students may wish to qualify their answers by suggesting that not all people deserve protection. Ignorance, they may say, is one thing, but indifference is another. In a way, you, as a teacher, may be pleased by the fact that the class is not indifferent, but you must convince the class that the laws for protection must apply to everyone. Although it is true that every individual should assume responsibility for himself, his family, and society, this does not mean that those not capable of dealing with the processes of life must suffer all the indignities; those more aware must attempt to aid their fellow human beings.

Q. Have you ever misjudged a person? Explain.

Q. Have you ever been fooled? Explain.

Q. Have you ever been misunderstood? Explain.

Q. Have you stopped dealing with other human beings?

It is very important that the class understand that people are naturally gregarious and need each other. Even if we don't like everyone, society demands that we learn to cooperate with each other. But what is meant by the word society? Socius means companion; society would be all people, collectively, as a community of interdependent individuals. Discuss the meaning of economics, especially as a pattern for managing the satisfying of man's material needs and wants. There just is no way to drop out.

Before the teacher can handle teaching the agencies protecting the consumer, he or she must refer to the sources provided in the library. Public Affairs Pamphlets, Money Management Booklets by Household Finance corporation, materials from the Federal Trade Commission, publications from the Commonwealth of Massachusetts Consumers' Council, sources listed in Consumer Education Bibliography prepared by the Office of Consumer Affairs, illustrated posters from Attorney General Quinn's Consumer Protection Division, Consumer News--all these and more are available.

Start your discussion with the federal agencies: Economic Opportunities and Community Action, Federal Trade Commission, Food and Drug Administration, U. S. Department of Agriculture, and Postal Authorities.

For a great deal of help, cooperation, and encouragement, write or phone Mr. Richard E. Crosson, Supervisor in Consumer Education, Regional Center, 2083 Roosevelt Ave., Springfield, Massachusetts. Mr. Crosson will provide you with a vast source of material and information. He will mail out to you each month a memorandum that will inform you of the latest developments.

Mr. Crosson will give you the names of state and local authorities, who may speak to your class. Students like very much to hear specific examples of local merchants being caught in bait and switch or of large companies caught in misleading advertising on national television.

Of course, with all the protection that is offered the consumer, the final responsibility comes back to the individual. He decides what action the government will take by the people he elects to public office. He has the responsibility to report to the proper authorities any violation of the law. Sooner or later, we may all be taken advantage of. We owe it to society to see that the law is enforced.

SEQUENCE SEVENTEEN

What do you do if the new color television set turns out to be a lemon? What do you do if you paid to have the car repaired, but it still is not right? What do you do if in a moment of weakness a salesman in your home talks you into signing a contract for some merchandise you don't want?

So many people do absoulutely nothing. Many of them are too embarrassed to admit they have been taken advantage of. Many others don't know how to go about protecting themselves.

There are just too many people who allow others to suffer the same misfortunes they have experienced. The great majority of businesses are honest. They are usually very willing to make right any disservice to the consumer, for they know that just as people judge others by the way they act, people judge products the same way. The reputable companies want to hear your complaints. They don't want you to spread around the idea that their products are inferior.

The minority of businesses that are less than honest will continue their shady dealings unless, you, the consumer, stop them. You must get involved.

The activity JUST DON'T SIT THERE - DO SOMETHING!, on page 169, emphasizes that the consumer has the right, the duty, to complain if he is not satisfied with merchandise, services, charges, or business practices. Copies of this activity should be handed out to each student, and each student should be encouraged to keep this page in a convenient place for future reference--because sooner or later....

If any member of the class describes a problem his family has had, have the class help compose a letter and send it to the proper authorities.

JUST DON'T SIT THERE - DO SOMETHING!

If you are unsatisfied with goods or services and the people you dealt with are not doing anything about them, there are places and agencies to help you.

AREA OF COMPLAINT	WHERE TO CONTACT FOR HELP AND ADVICE
Automobile sales and repairs	Center for Auto Savety P.O. Box 7250. Ben Franklin Station Washington, D. C. 20044 Cleveland Auto Safety Research Center 10900 Euclid Avenue Cleveland, Ohio 44106 U.D. Department of Transportation Local or state branch National Automobile Dealers Association 2000 K Street N. W. Washington, D. C. 20006 Automobile Manufacturers Association 1619 Massachusetts Avenue Washington, D.C. 20006 Tire Industry Safety Council 766 National Press Building Washington, D. C. 20004 Federal Trade Commission
Merchandise, services, or business practices of non-fraudulent nature, questions about reputation of businesses	Better business Bureau (local) Chamber of Commerce (local) Office of Consumer Affairs New Executive Office Building Washington, D. C. 20506
Legal claims	Small claims court ($400 or less) Legal Aid Society (local) Your lawyer
Fraud, through the mail	Postal Inspector, U.S. Post Office Department (local)
Food, drugs, cosmetics	Food and Drug Administration Federal Trade Commission Board of Health (local)
Fraud, misleading ads, false ads, phony ads, etc.	Attorney General (local, county, or state) Department of Consumer Affairs (local or state) Federal Trade Commission
Major home appliances concerning performance, service, or warranties	Major Appliance Consumer Action Panel (MACAP) 20 North Wacker Drive Chicago, Illinois

If the area of your complaint is not listed above, write for a complete list of consumer organizations in your locality. The address is as follows:

Consumer Federation of America
1012 14th Street N.W.
Washington, D.C. 20005

For all government agencies look in your telephone book under the name of the city, county, state, or federal office. If you do not know the name of the agency responsible for protecting consumers in your area, call the mayor's office.

IF YOU HAVE BEEN TAKEN ADVANTAGE OF, DON'T JUST SIT THERE AND MOAN-- DO SOMETHING!

SEQUENCE EIGHTEEN

Has this unit succeeded? These are the days of accountability. How may anyone judge the success of any program? You must first remember what you set out to do. Was it to build self-confidence and pride? Yes, but these goals are just too abstract to measure objectively. The public is interested in the child's learning to read and communicate effectively.

Definite instruction in reading skills, study skills, reference skills, discussion skills, and social skills should be given as part of the process of teaching the consumer skills. There has been a definite attempt to relate these skills directly to the unit. Perhaps the following list of intended skills may help you in your evaluation:

READING SKILLS

Reading to grasp the point

selecting important details according to purpose

Distinguishing main topics and subtopics by means of topic sentences

Using typographical signals

Using and interpreting newspapers and magazines

STUDY SKILLS

Interpreting charts, tables, and graphs

Combining information from many sources

Using judgement in selection of sources

Placing events in correct sequence

Making simple outlines

Organizing facts to support a conclusion

REFERENCE SKILLS

Using special parts of books and pamphlets

Using a dictionary correctly

Locating reference materials

DISCUSSION SKILLS

Participating in group discussions

Keeping to the point

Speaking before a group

Presenting reports based upon research and fact

Understanding simple parliamentary procedures

Speaking clearly with different levels of vocabulary

CONSUMER SKILLS

Understanding of problems involved in wise shopping

Knowledge of sources of consumer education

Desire to get money's worth

Appreciating need of budgeting

Desire to improve one's standard of living.

- -

As you judge, try to think in terms of each pupil's capacity. Has this unit helped develop his skills? Has this unit stimulated further effort on his part to develop his skills even more?

Use the overhead projector to show the chart on page 19, YOU THE CONSUMER. This chart is really an outline of what has been covered. Reconstruct with the class the outline on pages 17 and 18.

The real proof of success is the student's own self-evaluation. Pass out copies of the ABC QUESTIONNAIRE on page 173. The directions are on page 172.

All people are consumers. You are a person. You are a consumer.

You will have to judge people you meet and products you use. This is true now, and it will be true all your life.

You have to be informed.

HOW DO YOU RATE?

A BETTER CONSUMER

A. PREPARATION AND MATERIALS:

Prepare copies of ABC QUESTIONNAIRE. Students will need pencils.

B. INTRODUCTION TO THE CLASS:

You know we are living in a time of inflation, when a dollar buys less and less. Consumers often complain about advertisements and tricky sales pitches. If the complaints are justified, the government does try to help us.

More often, though, the responsibility to shop wisely is yours. To meet your responsibilities, you should be developing your shopping skills now. You should set up a plan for wise shopping.

There are no simple answers to the problems consumers face. Sometimes we learn the hard way--through personal experience. Sometimes the lesson we learn is costly and bitter.

Sometimes we are wise enough to work at becoming a better consumer. Everyone can improve if he or she really makes an attempt to learn.

Read over the questionnaires being handed out. Answer each question honestly. After you have finished answering the questions, we shall discuss in more detail what the questionnaire shows. Perhaps you may wish to take it home, have your father or mother answer, and discuss it with them.

Be a better consumer. Know what you want, how much you should pay, and how to judge quality.

C. VARIATION:

Have students rephrase each question so that the desired answer would be NO.

Example: 1. Do you buy things as you go along through the supermarket?

24. Do you buy something because you feel sorry for the salesperson?

ABC QUESTIONNAIRE

A Better Consumer

Answer each question honestly with a Yes or No to evaluate yourself.

When buying food:

1. Do you make up a shopping list and stick to it? ___
2. Do you read advertisements for information on specials? ___
3. Do you read the labels, tags, and packaging carefully? ___
4. Do you figure and compare costs per serving? ___
5. Do you buy food only in amounts you can use before it spoils ___

When buying clothing:

6. Do you set up and follow a basic plan for your own wardrobe? ___
7. Do you look for suitable clothes for the proper ocasions? ___
8. Do you consider the color, style, fit, and fabric? ___
9. Do you check the clothes in a full-length mirror for correct fit? ___
10. Do you find out how to clean and care for all clothes? ___

When shopping at all stores:

11. Do you compare prices in more than one store? ___
12. If you buy an item on credit, do you know how much interest you pay? ___
13. Do you check for hidden charges for delivery or installation? ___
14. Do you check the store's reputation for quality and service? ___
15. Do you check the coverage on all guarantees? ___

When buying services from laundries, beauty shops, barber shops, etc: ___

16. Do you find out how complaints are handled? ___
17. Do you look for reliable people who know and do their jobs well? ___
18. Do you check the reputation of repairmen? ___

When buying major repair services:

19. Do you first check warranties to see what is covered? ___
20. Do you ask for written estimates on cost of repairs? ___
21. Do you ask for an itemized bill after servicing? ___
22. Do you know manufacturer's name, model number, dealer's name, etc.? ___

In general:

23. Do you check out firm's reputation before buying anything by mail? ___
24. Do you resist buying something because you feel forry for salesman? ___
25. Do you try to buy only what you need and avoid fads? ___
26. Do you find out the original price of sale items? ___
27. Do you find out what type of sales a store holds, when it holds them, and whether merchandise is returnable? ___
28. Do you examine merchandise carefully, especially seconds? ___
29. Do you consider the cost for repairing sales items if damaged? ___
30. Do you communicate with stores and services on likes and dislikes? ___

Count the number of times you have answered YES.

25-30 means you are indeed A Better Consumer.

20-24 means you are an average buyer and sometimes regret your purchases.

15-19 means you need to change your ways, or get used to being cheated.

Under 15 means you are in very serious trouble and need someone to look after you.

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Reaching Your Financial Goals
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Your Clothing Dollar
Your Equipment Dollar
Your Food Dollar
Your Health and Recreation Dollar
Your Home Furnishings Dollar
Your Housing Dollar
Your Savings and Investment Dollar
Your Shopping Dollar

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- We Are All Consumers
- Working and Earning
- Economic Systems
- Money and Exchange
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Please add any worthwhile sources.

Glossary for Consumer Education

A

abbreviation-A shortened form of a word.

accessory-Anything added to a basic form, pattern or thing: Jewelry would be an accessory to a woman's outfit. Anything extra; an addition to the basic thing.

advertising-Any pattern or method used to attract attention to a product, service, or special event, usually with the intention to sell.

affluent-Rich, abundant, well-off; having material wealth.

allowance-1. A regular amount or portion of money, food, or the like usually given at regular intervals. 2. A sum or item put to one's credit in a business deal: The dealer will give you an allowance on your old car.

annuity- 1. The monthly or yearly payment from an allowance or income. 2. The interest paid monthly or yearly on a business investment or insurance policy.

annuity insurance-A type of life insurance that provides that person with a specific amount (annuity) each month or year for the rest of his life.

anti-trust law-Laws passed by Congress aimed at getting rid of a company's monopolies. These monopolies have complete control over the production of a product or products. and therefore may charge whatevery price they please for the product because there is no competition: In the 1890's John D. Rockfellowe headed the Standard Oil Company. He and his company built up a monopoly of the oil business. They were able to charge whatever price they pleased for gas and oil.

apartment-A rented room or a combination of rooms for family living.

appliance-A form one must fill out in order to be considered for a job, loan, etc.

appraisal-The process of judging the value of a good or service. Setting a price or value on something.

approximate-Nearly, close to but not entirely accurate or correct: The approximate price for the washing machine is $300.00.

assembly line-An arrangement of machines, tools, and workers whereby a product is put together by having each person or machine perform a special job. The purpose of the line is to save time. This process should lower the cost of manufacture.

asset-A person, thing, or quality regarded as useful or valuable to have.

automation-A method or system of making products by self-operating machines.

available-Ready for use at a particular time.

average cost depreciation-A method used to determine how much a product goes down in value in a year. By dividing the cost of the product by its expected life, one gets the result: The yearly depreciation of a 4,000 car with an expected life of five years is $800.00 ($4000 divided by 5).

B

bait-switch-An illegal form of advertising which offers the consumer bargains in order to lure the consumer into a store. Then by the use of fast sales talk and other gimmicks, the consumer is switched over to a more expensive item rather than the bargain offered. The consumer ends up spending more money than he had intended.

balance-1. The amount one owes on a loan at any given time. 2. Any money remaining in a checking account or bank account.

bargain- 1. A food or service offered to the consumer at a price lower than the normal going rate for that good or service. a. An agreement between persons, especially one to buy or sell goods.

beneficiary-One who receives funds, property, or other benefits from an insurance policy, will, or other settlement.

Better Business Bureau-Any of a number of business-supported associations that receive and investigate complaints about dishonest business practices.

boycott-Arefusal to buy a company's products or to use a certain service until certain improvements have been made in the products or service.

brand name-A product that usually has a distinctive mark or design that is used by the manufacturer to identify the product. The product is usually widely advertised and distributed over a large area.

budget-A plan showing one how much money one has on hand, and how much one expects to spend for certain goods and services during a given period.

budgeting-The process of deciding how one will spend a given amount of money.

Bureau of Standards-A federal agency that sets up rules or standards for the size of cans, labeling of clothes, etc.

buyer's guide-A book that gives one the list price of all models of cars, the prices the dealers paid for them, and the prices at which they are usually willing to sell their cars.

canceled check-A check that has been cashed, passed through the clearing house, and returned to the owner. Many times it is used as a receipt for proof of payment of a bill.

capital-Wealth is the form of money or property, owned, used or accumulated in business by an individual, partnership, or corporation. Any form of material wealth used or available for use in the production of more wealth.

capital outlay-The money invested in any business venture.

capitalism-A system of economics in which private ownership of resources is permitted, along with the right to transact business for personal profit.

captive audience-A group of people who are forced or obliged to stay in a certain place and are subjected to hearing and seeing advertisements, propaganda, solicitations; People, on an airplane flight, forced to listen to numerous advertisements.

carrying charge-The interest charged on the money (balance) owed when paying by the installment plan.

Caveat Emptor-A Latin expression meaning, "Let the buyer beware." The seller can not be held responsible for his product unless it is guaranteed.

chain store-One of a group of retail stores under the same ownership and management.

charge account-A service which allows the customer to use credit to receive goods and services before payment. If the customer fails to pay his bill within a certain amount of time, he will be charged interest.

chattel-Personal movable property such as a car or refrigerator.

chattel mortgage-An agreement between a borrower and lender involving a car, refrigerator, or other movable property, whereby the property is used as security for a loan. When the loan is paid, rights of ownership of the property are returned to the borrower.

check-A written order instructing a bank to pay a certain amount of money. Of course there must be an account with sufficient funds.

choice-The act of selecting-having an option.

collateral-Property that is put up in order to secure a loan. If the loan is not repaid, the lender can keep the collateral.

collision insurance-A type of auto insurance that covers the cost of damages to your own car.

color-fast dyes-Dyes that are permanent (part of the fabric) and do not fade or wash out.

comfort level-A standard of living, whereby a person has all his needs and some of his wants.

C

community-People who live in the same area, are subject to the same laws, and share common interests.

commuter-A person, especially one living outside a city, who travels a long distance to and from work.

comparison shopping-The practice of comparing the prices and features of a product offered by several dealers in order to get the best for your money.

compensation insurance-An employer-paid insurance plan that pays the costs of medical care for workers who are injured on the job.

competition-The business warfare or rivalry that goes on between stores, manufacturers, etc. in order to get the business of consumers.

comprehensive fire and theft insurance-The type of auto insurance that covers one's car against damage from causes other than accidents: fire, theft, vandalism.

con-A slang expression meaning to swindle, trick, or to persuade by deception.

condemned-The term used to designate an apartment or house that has been closed down because of housing code violations.

condominium-An apartment or living unit which is individually owned whereby a person receives a deed which enables him to sell.

conspicuous consumption-The buying of goods and services in order to impress others.

consumer-Any person who buys and uses goods and services.

consumer economics-The study of what consumers do with their money.

Consumer Protection and Environmental Health Service-A part of the Department of Health, Education and Welfare that is responsible for many programs designed to help consumers improve their invironment.

contract-A written agreement between two or more people. These contracts are enforced by law.

co-op(cooperative)- 1. A retail business, such as a food store, that is owned by its customers. Profits are distributed to its members on the basis of the amount they have spent in the store. 2. An apartment house or housing development owned by its tenants.

corporation-A business that operates under a charter (state license) and has the ability to sell stocks.

C

co-signer-A person who agrees to sign a document jointly with another or others. One who endorses a loan or mortgage-Person who agrees to pay back a loan when the borrower fails to do so.

cost-The price of a good or service.

cost of living-The price of food, clothing, shelter, and all necessities.

credit-1. A service which allows a consumer to buy goods and services in the present with the understanding that he must pay for them in the futrue. 2. The business of lending money for profit.

credit charge-Interest and other charges one must pay for borrowing money.

credit risk-A person who has a poor history in repaying his debts.

credit standing-Information telling whether a person has a good or bad reputation for paying bills.

credit union-A nonprofit association of union members who place money in a fund from which they may then borrow at an interest rate set by the state. The members are paid dividends based on the money they have in their accounts.

cultural lag-The difference in time between a technological development and people's ability to adjust and adapt.

custom-fitted-Term used to designate ready-to-wear clothing that has been completely altered or redesigned to the specifications of the person who orders it.

custom-made-Term used to designate clothing that is designed and produced for the person who orders it.

D

data- 1. Information, especially information organized for analysis or used as the basis for a decision. 2. Numerical information in a form suitable for processing by computer.

debt-Something owed, such as money, goods, or services. An obligation to pay or give something to someone else.

deduction-The price reduction or drop of goods or services.

deed-A legal document showing ownership of property.

de facto segregation-Separation in housing that exists because of poverty, low rents, etc. This separation is forced by poverty, not by law. These neighborhoods are the slums, the oldest and poorest housing in a city.

default-Failure to repay a loan according to the terms of a loan contract. A failure to perform a job or fulfill an obligation.

D

defect-A fault or imperfection in a good or service.

deflation-A reduction or drop in the general price level of a good or service brough on by a decrease in the amount of money in circulation.

de jure segregation-Separation in housing that is enforced by law: Laws passed in Southern states to keep white and black people from living in the same neighborhoods. In 1968, Congress passed a Fair Housing Law which protects the right of any person to rent, buy, or sell a home or apartment. A refusal to obey this law is illegal.

demand-The willingness of people to buy a product or to use a service.

Department of Agriculture-(U.S.D.A.) A federal agency that makes and enforces regulations govering the production, distribution and sale of food.

department store-A retail store featuring a wide variety of goods and services.

department store-A retail store featuring a wide variety of goods and services.

deposit-1. A partial payment for a good or service. 2. Money or other articles of value put in a bank for safekeeping. 3. A sum of money given as security for an item borrowed for temporary use.

depreciation-A decrease or loss in value because of wear, age, or other cause.

depression-A drop in the national economy characterized by decreasing business activity, falling prices, and unemployment.

discount-A reduction in the list price of a product or service.

discount clothing store-A store that buys up clothing at low prices from stores going out of business or manufacturers who must get rid of outdated stock, and then sells it as a discount.

dividends-The payment that is made by corporations to its stockholders from its profits.

driver's license-A document showing proof on one's ability to drive an automobile, etc.

driver's registration-A document that shows proof of ownership of an automobile, etc.

dues-The payment one must make to be a member of a union, club, or other organization.

durable goods-Manufactured products made for long use and able to withstand wear and tear or decay. Many of these products are guaranteed for a certain amount of time : refrigerators, automobiles, etc.

E

earnings-1. The salary or wages of a worker. 2. The profits of a business enterprise.

economics-The study of how people make a living.

employee-A person who works for another in return for money or other benefits.

employer-A person or concern that offers people work and pays them a wage or salary.

endorse-The process of writing one's signature on the back of a check, money order, or stock certificate as evidence of the legal transfer of its ownership in return for the cash or credit shown on the front of the check, money order, etc. 2. To place one's signature on a contract or other document to indicate approval of its contents or terms.

entry level-Jobs that require no previous training. These jobs can be obtained at any time and many of them don't require a high school education.

environment-The physical, social, and cultural surroundings.

estimate-The act of making a judgement as to the approximate cost of a good or service.

euphemism-A softened expression used in place of one that seems too harsh or direct:

eviction-A court, order forcing a tenant to move out of an apartment house, building etc.

exaggeration-The act of making something greater than it actually is. Thea act of going beyond the truth.

exchange value-The monetary worth of a product or service: The exchange value of a new car selling at $4,000 is $4,000.
expiration-A coming to a close; termination; an ending.

F

fact-Something that has been proven true by constant investigation and testing.

fad-A style or fashion that is used by many people but replaced by other styles after a short while.

Fair Housing Law-A1968 federal law that protects the rights of minority groups to buy, sell, or rent apartments or houses.

fair trading-The selling of products at exact prices set by the manufacturer.

famine-Starvation among a large group of people.

F

Federal Trade Commission (FTC)-A federal agency that enforces regulations against false advertising of foods, drugs, and beauty aids

fee-A charge fixed by an institution or by law for service.

finance charge-The amount one must pay for a loan.

finance company-A company that lends money for profit.
fixed expenses-Costs that a person has regularly such as mortgage, rent, car payments, etc.

flexible expenses-Irregular expenses which don't occur every week or month and may vary in amount or cost: entertainment, clothing, medicine, etc.

Food and Drug Administration-(FDA)-A federal agency that makes and enforces regulations governing the quality, safety, and advertising claims of food and drug products.

forced segregation-A condition in which a minority group is forced to live in a certain area because landlords in other areas refuse to rent to them.

foreclosure-The term used to describe the taking of personal property when a loan is not repaid.

franchise-A grant by a manufacturer to an independent businessman to sell and service products made by that manufacturer.

fraud-A trick or deception deliberately practiced in order to gain something unlawfully.

Freight on board-F.O.B.-A term used to indicate the extra charge for shipment of a car from the manufacturer to the dealer's showroom. (usually F.O.B. Detroit)

frugal-A term used to describe wise managementof money and other resources.

G

garnishee-The act of attaching part of a borrower's salary for failing to repay a loan. This can only be done when the borrower has offered his salary as collateral for the loan.

generic name-The chemical or scientific name of a medicine or drug as distinguished from the brand name of the same medicine or drug.

genuine-Something that is authentic. Not artificial or fake.

ghetto-The most neglected and filty part of a city, usually inhabitated by minority groups living at the poverty level.

goods-Merchandise, any objects that satisfy.

G

gimmick-A device often used illegally to cheat, deceive,or trick. A mechanical device used for the secret control of a gambling wheel or other apparatus.

Gross National Product-The total earnings of all goods and services produced by a nation during a certain period.

group insurance plan-An insurance plan that provides protection to the members of a group (professional organization, religious body, etc.) under a single contract.

guarantee-A contract between the buyer of a new car, appliance, etc., and the manufacturer, in which the manufacturer agrees to repair or replace certain defective parts within a stated amount of time.

H

hard-sell-A term used to designate an approach in advertising whereby an advertiser representing a manufacturer uses repetition and gimmicks to sell a product. This type of advertising is commonly seen and heard on television.

Health, Education and Welfare, Department of (HEW)-A department of the federal government, responsible for administering Social Security and all other social insurance programs in the U.S.

Homeowner's insurance-An insurance policy that protects homeowners against losses from fire, theft, and accidents.

household-The members of a family and others living under the same roof.

housing codes-City laws that regulate the condition and maintenance of plumbing, lighting, etc. of apartments and houses.

I

imitation-The practice of copying the appearance, mannerisms, or speech of another individual or individuals.

impulse buying-The practice of suddenly pruchasing a product not previously wanted.

income-The amount of money or its equivalent received during a period of time in exchange for labor or service.

incentive-A special reason, such as a bonus, for doing something faster or better.

income protection insurance-Insurance that provides you with a continuing income when you are too ill to work.

I

indebted-A condition where one is bound or obligated to repay a loan.

inflation-A drop in the value of money or an increase of the money in circulation. During a period of inflation the prices are very high and the consumer gets less for his money: In 1974 a pound of cookies cost $.79. In 1975 those same cookies cost $1.10.

ingredients-Any of the things contained in a product.

installment-One of several successive payments in settlement of a debt.

insurance-Coverage against loss whereby a company guarantees the "insured" person that he will be protected against loss due to accident, damage, etc.

interdependence-The economic situation in which different industries depend on one another for goods and services: The automobile, steel, and rubber industries are interdependent.

interest-The charge one must pay for borrowing money.

interest-The charge one must pay for borrowing money.

interestate commerce-The buying and selling of products and services that are produced in one state and shipped to other states. Congress has the power to regulate interestate commerce.

irregulars-Articles of clothing that are faulty in some way and sold at a discount. These articles are also called seconds.

J

judging-The practice of forming an opinion about a certain person, situation, thing, etc.

L

label-A tag attached to a product that tells about the product's origin, use, contents, ingredients, etc.

landlord-A person or corporation that rents apartments or houses to tenants.

lease-A contract between a landlord and his tenant.

lender-A person or company that lends money for profit.

liability-Something for which a person is responsible; an obligation, or debt.

liability insurance-A type of auto insurance that covers the cost of personal injuries and damages to the other cars if you are involved in an auto accident.

lien-The right to take and hold or sell the property of a person unable to pay his bills.

life expectancy-The number of years a person can reasonably hope to live.

L

lifestyle-All of the things that a person or group considers important in life. One's life style often determines how one spends his money.

list price-The price of a product or service as published in a catalog or advertisement.

loan-Amount of money that is borrowed.

loan contract-An agreement between a borrower and lender regarding how and when the loan is to be repaid.

loan shark-A person or organization that lends money at an unlawful rate of interest.

Luxury level-A standard of living whereby a person has the ability to buy almost any product or service that he wants.

M

machine-A tool that operates on electricity, gas, or other source of power.

mail-order company- A business that sells its products and services by mail.

maintain-To keep a car or other product in good running condition.

maintenance cost-The cost of keeping a car or other product in good running condition.

malnutrition-A sickly condition caused by lack of food or improper eating habits.

management-The person or persons who control a business establishment, organization, or institution.

managing agent-A person employed by a landlord to manage and rent his property.

manufacture-The changing, expecially by the use of machinery, of raw materials into goods ready for use.

mark-down-The drop in price of goods or services.

mark-up_The rise in price of goods and services.

market-A public gathering held at regular intervals or times for buying and selling goods(merchandise). An open place or building where goods are offered for sale.

medical group-A group of doctors of varying specialities, organized to share expenses and offering a wide range of services.

Medicare-A federal medical insurance program that pays some of the costs of doctors and hospitals for people over 65. This program may be extended to others.

M

medium of exchange-Anything that is commonly used in an area or among a certain group of people as money.

merchandise-Goods that may be bought or sold.

merchant-A person who sells goods for profit. (shopkeeper)

minimum wage-The lowest salary an employer is allowed by law to pay an employee.

misrepresentation-The practice of giving an incorrect or misleading account of an idea, circumstance, situation, or thing.

monopoly-A situation in which one or more companies have such control over the supply of a product that it may regulate the price.

mortgage-An agreement between a borrower and creditor, such as a bank, by which the creditor or lender is allowed to take the personal property of the borrower if the borrower fails to repay the loan. If the mortgage involves a car, refrigerator, or other movable property, it is called a chattel mortgage.

N

necessities-Food, shelter, clothing, and all other things people must have in order to survive.

needs-The things people must have to stay alive: food, clothing, shelter and medical care.

net pay-The remaining money after all necessary deductions have been taken out of one's pay.

no-fault insurance that covers one against injuries and damages regardless of who caused the accident.

nutrients-Vitamins, proteins, and the other food elements necessary for growth and development.

nutrition-The processes involved in choosing food, eating, and getting the most out of one's diet.

O

obsolescence-The process of losing value or usefulness.

obsolete-No longer useful.

open housing-A condition in which a person of any race or religion can live where he chooses as long as he can afford his home.

opinion-An attitude, belief, or judgment not based on positive knowledge or facts.

O

option-Anything extra that can be ordered for a car or other product and added to the original price: FM radio and air conditioning are considered options by some auto dealers.

outlet-A store that sells the goods of one or more manufacturers, usually at a discount.

P

partnership-A type of business that is owned by two or more persons, who share the operating expenses, profits, and losses.

parts and labor-Term used in many repair bills for designating charges. Parts is the cost of the mechanical items that have been replaced, while labor is the cost of the work involved. The two added with applied taxes make up the total bill.

passbook-A bank loan that uses your savings account as collateral.

pattern-A fully realized form, original or model accepted or proposed for imitation.

perishables-Goods, especially foodstuff, apt to decay or spoil: fruit, meat, etc.

planned obsolescence-The practice of periodically changing a product's style and features so that it becomes no longer useful or obsolete, thus creating a demand for a new or changed product.

poultry-Fowl or birds valued for their meat and eggs : chicken and turkey.

poverty-A standard ofliving, characterized by an inability to earn enough money for food, clothing, and the other necessities of life.

premiums-Payments made for insurance.

prepared foods-Foods, such as canned vegetables and frozen dinners, that are ready or almost ready to be served.

pre-shrunk-A term used to designate fabrics that have been chemically treated to limit shrinkage.

price leaders-Retail products that are advertised at especially low prices in order to get one to shop in a store.

principa;-The amount of money that is borrowed.

profit-Money earned from labor or from use of capital in any business transaction.

propaganda-The systematic publication of a given doctrine or opinion by any effective means available.

public assistance-A term used to designate any program designed to provide direct aid to the needy. Also called welfare or relief.

P

public housing-Low-cost housing built with government funds.

public utility-A product or service that is provided to a whole community and regulated by state or federal law: gas, electricity, telephone service, etc.

pull date-The date on which a food product is considered no longer fresh and is not to be sold.

Q

quality-The degree of excellence of a good or service.

quantity-Any measurable weight or number usually referring to a large amount or portion.

R

ready-to-war-A term used to designate clothing that is made in set sizes and kept on hand for sale.

real estate-The land on which an apartment, house, or building is situated.

rebate-A deduction from an amount to be paid or a return of part of an amount given in payment.

recall-A request by a manufacturer to owners of their products to bring the products to dealers for replacement or repair without charge.

receipt-1. A written statement that an article, sum of money, or delivery of merchandise has been received. 2. Proof that a bill has been paid : A canceled check may be used as proof of payment and may be considered as a receipt.

regulatory agency-A federal agency, such as the Department of Agriculture, that makes and enforces certain regulations in an effort to protect the consumer.

renting agent-A person who finds apartments or houses for people for a fee.

rent strike-The holding back of rent by a group of tenants to force their landlord to provide them with needed services and improvements in their living dwellings.

repossession-The taking back of a product one has bought on credit when one fails to make payments.

resale shop-A store that sells secondhand goods.

retail-The sale of goods in small quantities to the consumer.

retail price-The amount the consumer pays for an item.

R

revenue sharing-A program whereby federal tax money would be distributed to local and state governments for use in helping the poor, improving housing, expanding medical care, etc.

revolving charge-A charge system whereby the debtor agrees to pay a percentage on the amount owed for a certain period of time.

rural-A term used to designate a country area.

S

sales contract-An agreement between an individual and dealer regarding the purchase of a product or service.

salary-A fixed pay earned by a person on a regular basis.

Sanforized-A trademark used to designate fabrics that have been chemically treated to limit shrinkage.

seasonal-A term used to describe changes in food prices, job conditions, etc., caused by changes or variations in supply and demand at different times of the year.

secondhand-A term used to describe clothes, furniture, etc., that have been used by someone else.

secured loan-A loan for which collateral has been put up. If the loan is not repaid, the lender can take the collateral.

security-A deposit of one or two month's rent that is held by the landlord until the end of the rental period.

service-Aid or assistance that is provided by another person or persons usually for a fee; plumber, carpenter, shoe repair, etc.

shelf life-The amount of time a food product can be held for sale before it begins to spoil.

single proprietorship-A type of business that is owned by one person, who raises the money to operate it, takes all profits, and assumes all losses.

skilled level work-Jobs usually requiring a special training, perhaps a technical school, or a school just for these jobs. Training usually takes from six months to two years.

slum-The most neglected and filthy part of a city, usually inhabitated by minority groups living at the poverty level.

slumlord-A landlord who rents neglected slums to people living at the poverty level.

social security number -Identification number assigned to each working person.

S

social security-A system designed and operated by the federal government to protect workers against the distresses of unemployment. Social Security also includes various programs for old age pensions, health, and disability insurance. In order for one to receive Social Security benefits one must have paid into it during his working years.

soft-sell-A term used to designate a type of advertising whereby an advertiser representing a manufacturer uses an indirect friendly approach in order to sell his product. In this type of advertising the manufacturer of the product attempts to have the consumer believe that his company is continually working for public interest of the community. An oil company may advertise that they spend millions a year on preventing pollution.

standard of living-The goods and services a person or group regards as necessary or essential to its way of living. Usually a person with a high standard of living has many luxuries.

staples-Those foods and household items that are constantly needed in the home : bread, flour, and sugar.

status-The position or esteem one holds in life as compared with that of other people.

subsistence-A standard of living, characterized by the ability to make just enough money to pay for the necessities of life.

substandard-A term used to designate housing that fails to meet the requirements of a housing code.

suburb-Residential areas located outside of a large city.

supply-The amount of a product that is ready to be sold.

supply and demand The economic principle that the demand for a product (and thus, its price) tends to increase as its supply decreases-vice versa.

synthetic-Any of various fabrics, such as rayon or Dacron, produced by chemical processes; man-made fabric.

T

take-home pay-The actual wages a worker receives after deductions for taxes and other items.

taxes-Fees and assessment levied on members of society to meet the expenses of government.

tenant-A person who rents an apartment or house.

tenants' association-An association of tenants formed to force their landlord to provide them with needed services.

T

title-Evidence that proves ownership of property: A person who owns a house has title to it.

trade-An occupation (job) especially one requiring skilled labor; craft; skill requiring training.

trade-Commerce; The exchange of goods; The buying and selling of goods and services for gain.

trade-in-An item or utility that has been turned into a dealer as partial payment for a new purchase.

trade-mark-A name, symbol, or other device identifying a product and officially registering that product with the government; a tatent.

trade name-The name under which an article is sold. The name under which a company or an individual does business.

trade school-A school where the skills of various trades may be learned.

tradesman-One who sells things, especially in a shop; A man skilled in a trade or craft.

trade union-An organization of workers with the purpose of promoting their common interest, especially with relation to employment.

thrift-Wise spending of money and resources. Wise economy in the management of money and other resources.

U

unemployment insurance-A program of insurance providing workers who are involuntarily unemployed with weekly payments from a fund contributed to by employers.

union-An organization of workers in one trade.

union insurance plan-An insurance plan that provides protection to union members and their families.

union label-A label attached to clothing or other products, showing that it was made by members of a labor union.

unit pricing-The practice of listing the price of foods and household products by weight.

urban-A term used in reference to cities.

USDA grades-U.S. Department of Agriculture grades (or standards) used to tell the consumer the quality of each kind of food : U.S. Prime, U.S. Grade AA, etc.

U

U.S. Office of Education (USOE)-A part of the Department of Health, Education,and Welfare, responsible for many programs designed to aid education.

U.S. Public Health Service-A part of the Department of Health, Education,and Welfare responsible for many programs designed to improve health services and medical care in the U.S.

usury-The crime of charging more than the legal limit of interest on a loan.

utility-The ability of a product or service to satisfy a want. A product that has great use for many people and usually has a high exchange value.

V

vandalism-The will ful destruction of public or private property.

variable cost-The cost of product or services that changes or varies with the amount of use: The cost of gasoline is a variable cost.

vend-The selling or offering of a product or service for public use and consideration.

vendor-A person sho sellsgoods; A peddler or salesman. One who travels about selling goods, usually in small quantities.

violation-Failure to obey a law: A housing code violation.

variety store-A retail store carrying a large selection of goods.

W

wants-The things people would like to have: cars, TV's boats, etc.

warranty-A contract between the buyer and the manufacturer, in which the manufacturer agrees to repair or replace certain parts within a stated amount of time.

wash-and-wear-A term used to designate clothing that has been treated so as to require little or no ironing.

wasteful consumption-A deliberate waste of goods and services in order to raise the prices; Dumping milk into the river in order to raise the price of it.

wholesale-The purchase or buying of goods in large quantities for reselling.